

# CROWN COLONIST

Volume 45 Number 11

November 2022

## New Booster Recommended for Everyone 12+

By David J. Canepa

With new Omicron variants of COVID-19 spreading through the community, it is recommended for everyone 12 and older to get the new bivalent booster, which replaces previous booster recommendations.

But according to our county Health System, only 6 percent or 43,429 county residents have received the updated COVID-19 booster. With that in mind, the county is offering the updated booster at clinics throughout the county and I encourage you all to take that shot to keep your family protected from this still circulating disease.

A list of clinics and schedules can be found here <https://www.smchealth.org/vaccine-clinic-calendar> and no appointments are necessary.

Broader health care systems – primary care practices and pharmacies across the county – are also offering the updated booster. At many pharmacy locations, you can make an appointment same day or next day, and at some locations flu shots can be obtained during the same visit.

The updated COVID-19 boosters are currently available for those ages 12 and older, and we anticipate that these updated boosters will be available by early November for children ages 5 to 11, according to the county's Health System. The county has offered weekly standing COVID-19 vaccine clinics in East Palo Alto, North Fair Oaks, San Mateo, Half Moon Bay, South San Francisco, and Daly City.

*(David Canepa serves on the San Mateo County Board of Supervisors and is a former Crown Colony resident.)*

## Flu Shots

by Zubeida Mohsin

Folks, look at me! I am suffering from a violent cold in

the head. My muscles are painful, my bones are aching and my poor throat is very sore. I feel I have a temperature too. Not only that, I am depressed as well, since I feel all my vital powers are exhausted.

You know what? I forgot to get myself a Flu Shot and got hit by influenza which is rampant all around these days. So, do your self a favor. Don't hang around pulling a long face like mine. Don't snivel and sneeze and make yourself miserable. Get yourself a flu shot before this epidemic attacks you. It is in the air, and all around you. Immunize yourself before it is too late. Influenza shots are available in all the hospital, clinics and drug stores and at little or no charge.

## November Holiday Hours

The schedule for Veterans' Day Friday, November 11, 2022:

**Clubhouse/Rec Office . . . . . Open 10am-6pm**  
**Association Office . . . . . Closed**  
**Shuttle Bus . . . . . Not in Operation**

The schedule for Thanksgiving November 24 & Friday November 25, 2022:

**Clubhouse/Rec Office . . . . . Closed**  
**Association Office . . . . . Closed**  
**Shuttle Bus . . . . . Not in Operation**

**Reminder:** When the Clubhouse is closed you will be unable to add money to your laundry card.

**The Management & Staff wish everyone**

# Happy Thanksgiving!

## Emergency Contacts

Any resident living alone and/or having medical conditions, please give the Office your emergency contact information. It will be put in your file for use in case of an emergency.



**OBEY all traffic signs and Association Rules and Regulations.**  
**Do not park in a RED ZONE or over the time limit of any VISITOR SPACE without CCHOA permission. You will NOT be called. You WILL be TOWED.**  
**DO NOT drive the wrong-way or back down ONE-WAY streets. The fine is \$100!**

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## Important Insurance Information

We want to stress the importance for **EVERY** owner to obtain personal insurance for their unit. All owners are covered by the Association's insurance, but there are some exclusions, such as personal property, any upgrades, loss of use, etc. For example, if there were a fire, any unit involved would need to have their own policy to cover all of their personal property inside the unit that were to be lost and any loss of use of their unit while they have to vacate the unit.

The Association's insurance does not cover any upgrades such as upgraded carpet, any flooring besides the original flooring products, upgraded counter tops, cabinets, lighting, etc. You must discuss this with your agent. In addition, if the source of the loss were to come from your unit, you would also be held liable for the Association's deductible before its insurance would get involved.

This year two companies offered to insure Crown Colony. Of the two, the Board chose Travelers as its cost was \$100,000 less. When Travelers renewed our coverage in September they insisted we increase the Association deductible from \$10,000 to **\$25,000**. What this means is if a loss occurs and the source of the loss originates from your unit, you, the owner, are responsible for the deductible of **\$25,000**. Owners who are not insured and cause a loss will have to pay any deductible out of pocket. It only makes sense to obtain a policy where you would be covered and your insurance would take care of the Association's deductible.

Owners should also familiarize themselves with the Association's CC&R's. In Section 11.4, Owner's Responsibility, Article(e) states owners are responsible for the drain pipes inside the wall that are attached to their plumbing or fixtures until these pipes reach the main line. Many owners do not know this and assume if the pipe is inside the wall or ceiling where it is not visible, that it is the Association's responsibility and this is not the case. If a drain pipe ruptures or gets a pinhole and leaks into the wall and down to the units below or into the hallway, the owner in whose unit the problem originated in is responsible for the pipe repairs and the damages in their unit, other units and the

common area.

Do not wait until a disaster happens that can cost you thousands of dollars. Our buildings are almost 50 years old and are aging. If you do not have a personal policy for your unit or your policy has expired, we urge you to make getting a policy a priority. All owners should be insured and covered with their own HO6 policy. In addition to an HO6 policy, all owners who rent out their units should also require their tenants to obtain an HO4 policy for renter's insurance.

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## Insurance Requirements

*by Risk Strategies*

Owner Occupied Units: Crown Colony's governing documents require that "Each Owner shall carry public liability insurance, covering the Owner's individual liability for damage to persons or property occurring inside his or her Unit, other Units, Common Area or the appurtenant Exclusive Use Common Area, and with a minimum liability limit of not less than Three Hundred Thousand Dollars (\$300,000) or in such other amount as the Board may establish from time to time by Rule".

Crown Colony unit owners, currently residing in their unit (rented units - see requirements below) will need to purchase an HO6 Condominium Policy. It is recommended that a minimum "Assessment" coverage limit of \$25,000 be purchased, as all unit owners, regardless of negligence, must now reimburse (see page 50 of the CC&R's) CCHOA for the \$25,000 master policy deductible, for which they will be "assessed" by the board, if the property damage emanates from within their unit. Please note that this does not apply to damage that emanates from association property (such as a burst pipe inside a wall) or damages emanating from outside the unit (such as water damage resulting from a storm). Please also remember that all "upgrades" to the original construction (hardwood floors, granite countertops etc.) even if they were installed by a previous owner, should be insured under the HO6 policy. Other coverages one may wish to consider purchasing on an HO6 policy include Personal Property and Loss of Use. Additionally, unit owner may want to consider purchasing separate Earthquake or Flood policies to cover their Personal Property, Upgrades to original construction, if any, Loss of Use and Assessment



Contact us via e-mail at  
[cchoa@crowncolonyhoa.com](mailto:cchoa@crowncolonyhoa.com)  
On the Web:  
[www.crowncolonyhoa.com](http://www.crowncolonyhoa.com)

**NO SMOKING**  
in the Corridors, Elevators,  
Laundries, Gyms or Clubhouse



coverage (Earthquake only). With regards to Liability coverage, as stated above, it is now a requirement that unit owners carry a minimum limit of \$300,000, however, unit owners may want to consider higher limits (\$500,000 or \$1,000,000), as the cost to increase liability coverage is very reasonable.

Rental Units: Crown Colony's governing documents require that "Each Owner who rents or leases out his or her Unit shall require the tenant(s) to purchase and maintain an 'HO4 Renters Policy' with a minimum personal liability limit of Three Hundred Thousand Dollars (\$300,000) or such other amount as the Board may establish from time to time by Rule." Furthermore, as owners of rented units are required to have liability insurance, owners must also purchase their own "Dwelling Fire Policy" (includes liability) or an "Owner Landlord Tenant Policy". Coverage recommendations / requirements are the same as those given above for owner occupied units. In addition to the coverage recommendations given above, also unit owners may want to consider purchasing Loss of Rental Income coverage.

## Board Highlights

**Financial Report Ending August 31, 2022:** Bautista & Co. reflected a surplus for the month of \$2,629.25, an ending cash balance of \$2,507,703.11 and total investments of \$2,405,550.65 which is designated to reserves.

**Ratification of Window and Door Installations:** The Board ratified the installation of windows and doors at 376 Imperial Way #304 and 373 Half Moon Ane #102.

**Ratification of Proposal from ArborMD for Tree Removal at Building 15 - Line #9914:** The Board ratified the proposal from ArborMD to remove a tree near Building 15 for a total cost of \$3,727.50.

**Ratification of Proposal from Ideal Landscape & Concrete to Replace the Walkway Between Buildings 15 & 16 - Line #9928:** The Board approved the proposal from Ideal Landscape & Concrete to replace the walkway near bldgs. 15 & 16 for a cost of \$9,400.

**Ratification of Proposal from Ideal Landscape & Concrete to Repair the Damaged Monument Outside the Front Gate Entrance - Line #9998:** The Board ratified the proposal from Ideal Landscape & Concrete for a cost of \$4,500 to repair the monument outside of

the front entrance that was hit by a vehicle.

**Renewal of Insurance Coverage for 2022-2023 - Line #5020:** The Board approved the renewal insurance coverage and costs from Risk Strategies for a total cost of \$562,216.19 which includes the Flood Insurance for two townhouse buildings for an approximate cost of \$5,000 and an increase to the deductible from \$10,000 to \$25,000 per occurrence to be funded from line #5020.

**Authorization for Sunrise Assessment Service to Record Notice of Defaults for APN#s 101-210-250 and 101-030-240:** The Board approved the authorization forms from Sunrise Assessment Services to Record Notice of Defaults for the APN#s listed.

## Vendors

Residents frequently call the Association Office to ask who the Association uses to make various kinds of repairs. The following is a list of the various vendors the Association uses.

### Appliance Repairs

Lee' Appliance . . . . . 650-992-2431

### Carpet / Flooring

Carpetworks . . . . . 408-424-9050

### Carpet Cleaning or Restoration

PRS . . . . . 650-592-5462

### Electrician

Muscio Electric . . . . . 650-359-5360

### Locksmith

M.J. Borg Locksmith . . . . . 650-589-9757

### Pest Control Service

Alert Pest Control . . . . . 650-756-2225

### Plumbing

All Clear Plumbing . . . . . 650-303-5130

F&A Plumbing. . . . . 415-728-5213

### Window and Door Replacements

PRG Construction Services . . . . 650-784-3281

Window Station . . . . . 415-404-5050

Please note: It is not a requirement and this is not an endorsement to use these companies. This information is provided as a courtesy; owners use these companies at their own risk.



**Do not leave bottles, cans, newspapers, or other trash on top of your parking space's locker. Thank you!**

**ONLY deck furniture, gas & electric grills, planters, pots & approved storage on decks & patios. No brooms, mops or pots on rails**

# NOVEMBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Clubhouse Hours Mon. thru Fri. 9 am-8 pm Sat 10am-8pm & Sun 10am-6pm		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16 BOARD of DIRECTORS Executive Session TBD Open Forum TBD Meeting TBD		17	18
20	21	22	23	24 <b>Happy Thanksgiving</b>		25
27	28	29	30	31	Recreation office: 991-3441 Staff: Ferdie & Anne	

The Colonist is a private publication created for the members of the Crown Colony Homeowners Association  
379 Imperial Way, Daly City, CA 94015

### COMMITTEE MEETINGS

Architecture: . . . . . When posted  
Building, Maintenance & Finance: . . . . . When posted  
Communications: . . . . . When posted  
Recreation: . . . . . When posted

Meetings are held in the Clubhouse unless posted otherwise.  
All meeting times approximate

### IMPORTANT NUMBERS

**EMERGENCY** . . . . . Dial 911  
**Front Gate** (24 Hours) . . . . . 650-994-0255  
 or dial 350 on any Building Directory  
**Crown Colony Office**. . . . . 650-756-8220  
 Rita Nicolas e-mail: cchoa@crowncolonyhoa.com  
**Common Interest Management** . . . . . 650-286-0292  
**Bautista & Co.** . . . . . 650-697-7907  
 Cecille Osmena, 214 Broadway, Millbrae, CA 94030  
**Astound Broadband** . . . Roger Lopez 415-264-6160  
 roger.lopez@astound.com  
**Comcast Cable**. . . . . Jim Howell (267) 854-4352  
 Jim\_Howell@comcast.com  
**Coinmach Laundry**. . . . . 1-877-264-6622  
**Crown Colony Properties**. . . . . 650-994-0300  
**All Clear Plumbing**. . . . . 650-303-5130

### BUS to BART

Monday thru Friday

*Leaves* Crown Colony

6:20 am	7:05 am	8:05 am
6:35 am	7:25 am	8:25 am
6:50 am	7:45 am	8:40 am

*Leaves* Colma BART

4:35 pm	5:35 pm	6:30 pm
4:55 pm	5:55 pm	6:50 pm
5:15 pm	6:15 pm	7:05 pm

Schedule subject to change