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October 6, 2026

TO: Unit owners of Shadowbrook Condominium Trust
RE: Important HO-6 Unit Owner Policy Information

The board and management have placed a policy of Master Insurance effective 10/01/2026 - 10/01/2027. This letter is designed to provide you with contact information to secure certificates of insurance and information on how to coordinate your unit owner coverage with the condominium master insurance policy.

To request a certificate of master condominium insurance please email APNE-WTP-WS-Condo@assuredpartners.com; fax 781-646-2410 Phone 781-641-7200 or request on our website locations.ajg.com/us/ma/reading/55-walkers-brook-dr

MASTER POLICY DEFINITION OF COVERED PROPERTY:
The Master Insurance Policy is written on an 'ALL IN/WALLS IN' format. This format essentially amends the definition of covered property to include all common and limited common elements, installed fixtures, interior walls and permanent additions/alterations in units.

MASTER POLICY DEDUCTIBLE:
With the Master Policy deductible at $50,000 Per Unit we strongly recommend unit owners consult with their insurance provider to be sure they have adequate coverage for their unit and the Master Policy Deductible on their unit policy, include the HO 17 32 endorsement which broadens the perils insured against from "named perils" to "special perils" and Loss Assessment. Additionally, you may also need to include the HO 17 34 endorsement depending on your carrier. You should discuss this very important issue with your insurance agent or company.

HO 6 INDIVIDUAL UNIT OWNERS POLICY:
It is the sole responsibility of each unit owner to ensure building items required by the condominium by-laws (Coverage A), their own personal effects (Coverage C), additional living expenses (Coverage D) and personal liability (Coverage E) as these are not covered under the master policy. **All unit owners should purchase unit owners or HO-6 Policy**.

There are some important policy exclusions or limitations that should be reviewed when unit owners are analyzing their own personal insurance requirements (i.e. Jewelry, Fine Arts, Business Property, etc.). In many instances these exclusions or limitations can be modified or changed. **Please note coverages and endorsements must be arranged through your personal agent!**

To request a unit owner's quote, call us today at 877-977-1898.

INVESTOR UNITS:
If you rent your unit(s) to other individuals, keep in mind that personal liability coverage and the deductible remain the responsibility of the unit owner, as does any loss of rental income. In addition, we strongly recommend requiring your tenants to purchase an HO-4 tenant policy, a stipulation that can be written into your standard lease.

Feel free to give us a call to discuss coverage for Investor Units, to make sure there are no gaps and/or unforeseen surprises!

This letter provides a general discussion of coverage and is not intended as a substitute for a careful reading of the policies.