



Ritchie Court
Private Residences
Condominium Association

INSURANCE

Building Insurance

The building carries all insurance required under the Illinois Condominium Act with an insurance agent. Insurance is currently held with Lockton Companies LLC. You may request a certificate of insurance on line at <http://www.locktonrequestforms.com/sudler/certrequest.html>

- This is coverage for the building only and does not provide coverage for individual units or belongings.
- For these reasons, all Unit Owners should carry individual condominium owner's policy. Unit Owners are responsible for the acts of their lessees and may require the lessee to maintain such a policy.
- Each Unit Owner should contact their insurance advisors for advice on insurance matters. However, the Unit owner's policy should be coordinated with the overall building policies to ensure full coverage.
- The Association has insurance covering the common areas, worker's compensation, and Officer's and Director's liability. Each Unit Owner should have comprehensive homeowner's coverage provided at the homeowner's expense.
- All contractors, including those hired by Unit Owners to work in a unit, must provide the Association with proof of general insurance, vehicle liability and workers compensation insurance. Contractors must provide the Management Office with a certificate of insurance with the additional insured stated exactly as follows:
 1. **Ritchie Court Condominium Association**
 2. **Board of Directors for the Ritchie Court Condominium Association**
 3. **Sudler Property Management**

Failure to list all of the above as additional insured in the order and wording used above may result in a delay of the required approvals to work at 1313 Ritchie Court.

In addition to obtaining a current certificate of insurance which addresses all requirements outlined, all contractors must provide valid written indemnity and hold harmless agreements which holds the association, Board of Directors and Sudler Property Management harmless from all liabilities, including the cost of defense, arising from the contractor's work (per the last line in the email, below).

Ritchie Court Private Residences Condominium Association

1313 North Ritchie Court * Chicago, Illinois 60610 * 312.649.9170 * Fax 312.649.1309

Memorandum

TO: All Architects, General Contractors, Contractors and Subs
FROM: Ritchie Court Management Office
RE: Rules and Regulations

Prior to approval of all plans, proposals, or contracts, The Ritchie Court Private Residences Board of Directors require a signed confirmation the prospective "worker" has received and thoroughly read through the Rules and Regulations packet regarding Construction. Please sign below to verify that you have received, read and agree to abide by the Rules of Ritchie Court Private Residences.

I HAVE READ THE RULES AND REGULATIONS OF THE RITCHIE COURT PRIVATE RESIDENCES AND AGREE TO BE BOUND TO THEM AND BY ANY RULES AND/OR ANY AMENDMENTS ADOPTED THEREAFTER.

NAME: _____

DATE:

UNIT# _____