

(photo submitted by Anne Holland)

October 26, 2026
Sterling Woods II – Master Association
Monthly Newsletter
Website: www.sterlingwoods2.org

Dear Unit Owners:

Below you will find various updates, news, and reminders. Your attention to these matters is appreciated.

Sterling Woods Meet & Greet – Request a Spot!

The Social Committee is excited to bring neighbors together for a casual Meet & Greet on **Wednesday, November 18th, from 5:30–7:30 PM at the Sterling Woods Clubhouse!**

Space is limited to 49 attendees due to building occupancy restrictions. **Submitting an RSVP request does not guarantee attendance.** Please submit your request by **Saturday, November 7th**.

If we can offer your household a spot, you'll receive a **confirmation email (or phone call if you don't have an e-mail address) by November 11th**. If you don't receive confirmation by then, your household will be on the waitlist. Please attend only after receiving confirmation.

We hope to host more gatherings if there is enough interest!

If you receive correspondence via e-mail, the link will be attached in the e-mail that you can click on to request a spot. If you receive correspondence via mail, a form is attached to this newsletter for you to fill out and return to Kim from REI to request a spot.

2027 Budget

It is during this time of year that we plan for the next fiscal year. As a result, a draft budget for 2027 will be presented to the Master Board by the Treasurers Committee during the November Board Meeting. The formal presentation to owners will take place at the Annual Owners Meeting on December 2, 2026. A meeting notice, agenda and the proposed 2027 budget will be sent to you in advance of the Owners Meeting for your review and consideration.

Insurance Policy – 10-1-2026 to 10-1-2027

The Board reviewed two proposals for the association's insurance policy (term 10/1/26 – 10/1/27). After reviewing the proposals, the Board approved the proposal from Greater New York with a $50,000 property damage deductible and premiums for all policies equaling $362,141.00. Policies include additional coverage for workers compensation that covers volunteers and uninsured contractors and additional Cyber coverage. Total premiums for all expiring policies was $388,083.00.

Reminders Regarding the Association's Insurance Policy & Maintenance Standards

In the State of Connecticut, an association's insurance policy is considered primary over the owner's policy with respect to unit/building damage. As a result, damage to a unit is generally covered by the association's insurance policy. Coverage also extends to "betterments and improvements" that you may have made to your unit.

The association is also responsible for most deductibles. However, effective July 2010, important changes to the Common Interest Ownership Act (CIOA) impacted Unit Owners. Since the law was put in place, associations can assess Unit Owners for the portion of repair expenses in excess of insurance proceeds received by the association if one of the following three "litmus tests" is confirmed - (1) that the Unit Owner was negligent; (2) that there was willful misconduct on the Unit Owner's part or (3) that the Unit Owner failed to comply with a Maintenance Standard pertaining to the damage. This means that if a Unit Owner is shown to be at fault under one of the above criteria, they can be assessed for the deductible as well as other expenses not reimbursed by the association's insurance carrier.

The Sterling Woods II Maintenance Standards are included in the Rules and Regulations and may be viewed on the website at http://www.sterlingwoods2.org/. While these standards are good practices, and do reduce the number of claims, they were primarily established to prevent association losses on claim deductibles. If there is a claim, and it is reported by authorities (fire department, contractor, city official, management, etc.) that the damage was the result of non-compliance with a Maintenance Standard, the association will move to recover the deductible from the Unit Owner. Unit Owners may choose to ignore Maintenance Standards, but they do so at their own risk of being held responsible for any deductible.

To reiterate, the Associations'; insurance policy from 10/1/26 – 10/1/27 has a $50,000 deductible. Please share this information with your personal insurance agent to make sure you are properly covered in case you are held responsible for the deductible should an insurance claim be submitted for your Unit or other Units due to your action or inaction.

Letter from Bouvier Insurance, a Hub International New England LLC Company

Attached you will find a letter from Bouvier Insurance, the insurance agent for the Sterling Woods Master Association, Inc. (master insurance policy), as a guide to you, the individual unit owners, as to what the Association's Master Insurance Policy covers and what the agency suggests that you purchase for your own protection.

Vandalism/Damage on Silversmith Drive

Please see the damage below to three newly poured cement slabs on Silversmith Drive on 3 different days – please note these areas were coned off so residents were alerted to the newly poured slabs. If you know who let their dog walk through the wet cement, or if you saw who decided to carve their initials in the new cement slab or who walked through the new cement, let Kim M. from REI know so these residents can be charged for damaging these slabs.







Gutter Cleaning

Post leaf drop season, all gutters throughout the association will be cleaned. Although we do not have dates this work will be done, please do not be alarmed if you see workers on ladders once the leaves have fallen in early December.

Many Delivery Packages are Being Left at the SWI Clubhouse

Many delivery companies have just been throwing packages in front of the SWI clubhouse versus delivering the package to the address on the label. The SWI manager contacts Kim M. and she has gone down on many occasions to get the packages and e-mailed each owner asking that they come pick up their package from the SWII clubhouse. This is happening more and more and the number of packages left down at the SWI clubhouse is increasing each time. One delivery company that is guilty of doing this is Speed X. When you order something to be delivered, if there is somewhere to make a note that the package must be delivered to your address versus to a clubhouse in the community, please do so. It is becoming very difficult to continue to pick up people's packages, especially when the holidays are close by. There is a sign down at the SWI clubhouse stating not to leave packages at the clubhouse.

Fall & Winter Reminders

- All thermostats in the units must be set at a minimum of 55 degrees Fahrenheit from November 1st through March 31st as required per the Association Rules/Maintenance Standards. If your thermostat has a battery, the battery needs to be changed at least once every calendar year (or as recommended by the manufacturer for the installed unit).

IMPORTANT: Should you become aware of any neighboring units that are vacant, please notify the Kim at kmurray@rei-pm.net. We will then make certain the unit owner is aware of the rules in this regard and that they are following them. Thank you for your cooperation.

- Turn off water valve during extended absence. If a unit is to be unoccupied or untended for twenty-four hours or longer, the main water valve for the unit must be turned off.

  The requirement to shut off the water when you leave your unit for over 24 hours only needs to be followed in the period from November 1st to March 31st. **Note - some units also have total building shut off valves for the whole building which shall not be turned off**.

- Please remove any dead plants from your outdoor flower/plant pots - this includes plants that were planted around trees. If you have a pot that is large and ornamental, you can clean it of dead plants and leave it where it is for the winter. Please properly store the smaller pots inside your unit. In the past, it has been noted that some unit owners store empty pots on the sides of their units or under trees – this is not allowed. Please note – unit owners should not dump potted soil in the common areas. Shepherd hooks should not be left outside with nothing on them.

- Please remember to winterize all exterior hose bibs following procedures recommended by the hose bib manufacturer even if you have a frost-free valve.



The October Landscaping Report is attached.



Reminder - the speed limit in Sterling Woods is 15 MPH. Drive carefully for the safety of your neighbors and visitors in the community. Thanks!

November Board Meeting

The next Master Board meeting will be held on Wednesday, November 11th at 6:30 PM. It will be held in person at the clubhouse, or you can attend electronically. If you choose to attend electronically, please call (806) 516-0326 and then enter the conference ID number which is 898 734 720#. When you call in, you will be put into a "lobby" and when the meeting is ready to begin you will be "brought" into the meeting.

Please note – if you would like to address the board and would like to be added to the agenda to speak at the beginning of the open session meeting, you should e-mail Kim Murray at kmurray@rei-pm.net a week prior to the meeting. There will also be a sign-up sheet at the meeting if you would like to add your name to the list to address the board at the beginning of the meeting. If you call into the meeting, you will be asked if you would like to be added to the list to speak at the beginning of the meeting. Also, if you call into the meeting, you will be muted during the meeting. Questions will not be taken at the end of the meeting. The board meeting agenda will be posted to the website prior to the meeting.

Please note – If you have a service interruption with your power, cable, gas, phone, etc. there is no reason to contact REI. These are all individual contracts and agreements between the unit owners and the providers and if you have an issue, you should contact the appropriate service provider.

Some routine reminders….

There will be no delayed trash pickups for the remainder of the year.

Holiday decorations may be installed up to 30 days prior to holiday observance and must be removed within 10 days after the holiday. Holiday decorations shall be limited to the front door and porch area and may not be permanently affixed to the Unit. However, in the Birches, Village Unit Owners will be allowed holiday decoration up to six feet in front of their single-family homes.

If we can be of assistance, please let us know. Kim's hours are approximately 7:30 AM until 2:30 PM Monday to Friday. Her email address is kmurray@rei-pm.net and she can be reached at 203-744-8400 ext. 1153. If you have an emergency, you can call 203-744-8400 and dial zero during the day or dial nine after hours, when our answering service is on.

Sincerely,

Alan V. Wunsch
Branch President
REI Property & Asset Management

Sincerely,

Kim Murray

Kim Murray
Community Association Manager
REI Property & Asset Management

Attachments

Landscape Report
October 2026

Landscape Notes: If Unit Owners (UOs) decorate their outside areas with real pumpkins, they should not leave the pumpkins out to rot and spread their seeds in the shrub bed areas or lawns. Pumpkin seeds produce a vine that is invasive. Please throw your pumpkins out before they rot and spread their seeds.

Please clean up and remove any dead plants in pots.

A list has been given to Kim with the locations where reduction trimming of large shrubs will be done. The list is posted in the clubhouse on the bulletin board and has been posted on the Association's website. Our goal is to minimize the size of overgrown shrubs which may help extend their lives.

Mums were planted in the entranceway and at the clubhouse. Regular shrub trimming was done the week of September 28th. Aeration of lawns was done on October 7th.

Gonzalez Landscaping: Mowing, leaf blowing, weeding and policing of trash are the services performed every week. Reseeding of lawns will be done this month as well as special reseeding work (lawns that had stones). Leaf blowing will take place as usual but extra care will be taken so reseeding work will not be affected.

Bartlett Tree Services: There were 4 declining spruce trees removed from Revere Road, on the right side of the road and will not be replaced. Also, a group of arborvitaes, on the island of the cul de sac at 113-123 Logging Trail, were trimmed. The arborvitaes were obstructing light from a lamppost. On Nabby Road, work is scheduled to remove 4 oak trees and a group of elms which present a safety hazard. The Nabby Road work requires blocking off one lane of traffic with the assistance of a police officer.

Lawn Doctor Services: All lawn services have been completed. The last service was fertilizer and lime on September 15th. Ph testing was done in the lawns in all the villages and some villages showed a slight decline we will monitor this condition to see if another lime application is needed.

The Sterling Woods Master Association, Inc.
Unit Owners' Policy

The following has been compiled by HUB International New England, the insurance agent for The Sterling Woods Master Association, Inc. master insurance policy, as a guide to you, the individual unit owners, as to what the Association's Master Insurance Policy covers and what the agency suggests that you purchase for your own protection.

PROPERTY INSURANCE

A Condominium Package Policy issued to the Association is written on an "Extended Replacement Cost" "Special Form" basis. The policy is subject to a **$25,000 per unit deductible for water damage, ice damming, and sewer backup claims with a $50,000 minimum deductible. All other types of loss will be subject to a $50,000 deductible per occurrence.**

The Master Policy provides coverage on the Buildings and Common Property. This includes the finished sheetrock and flooring within your units as well as any permanent attachments (e.g. furnaces, stoves, kitchen cabinets, etc.). Essentially, the policy will restore the units back to their original construction and specifications, including any improvements made to the unit, using readily available materials of like kind and quality. The loss must result from a covered cause of loss for coverage to apply.

The master policy does not provide coverage for losses caused by lack of care or maintenance or those caused to happen over time. This includes such causes of loss as wear and tear, water seepage from wood rot or deteriorated foundations. During the winter months, be sure that your heat is maintained per your association guidelines.

Additional Exposures Not Covered

Due to exclusions on the association policy, unit owners should obtain individual insurance to cover the following possible exposures (and any others which may be necessary to meet their individual requirements):

- Loss of or damage to household goods and other personal property of the unit owner, including jewelry, furs, etc.
- Costs associated with obtaining temporary housing should the unit become uninhabitable due to a covered loss (also called "Loss of Use" coverage)
- Personal liability of the unit owner
- Loss-related assessments levied by the association against unit owners. For example, the Association may seek to recover the master policy deductible from owners relating to a loss that occurred to common elements. This is called "Loss Assessment" coverage and is offered under a condo unit-owners policy
- Loss of rental value (in case of units used for rentals)
- Damage caused by flooding or seepage of water through foundation walls

It is suggested that unit owners purchase a Condominium Owners Policy (Form HO-6) to cover your personal property.

GENERAL LIABILITY

Bodily Injury and Property Damage Liability

$1,000,000 Combined Single Limit per Occurrence
$1,000,000 Products and Completed Operations and
$1,000,000 Personal Injury and Advertising Injury

General Liability coverage is for injuries that are sustained on Common Property. If an injury occurs inside a Unit, the unit owner would be responsible. A Condominium Homeowners Policy (HO-6) provides coverage for personal liability exposures.

EXAMPLES OF COVERED LOSSES

The following are examples of the types of losses that are covered under the master policy as well as the extent of coverage provided:

Loss	Extent of Coverage
Fire destroys several units and common area hallways.	The common areas and units, including appliances, permanent fixtures, and any improvements or betterments would be rebuilt/replaced by the master policy subject to the association deductibles. Personal property of the unit owners would not be covered.
Pipes freeze in winter causing water damage to several units.	Same as above UNLESS heat was not maintained in the unit, in which case any damage to the unit in which heat was shut off is not covered. Coverage would exist for damage to adjacent units.
Someone slips and falls in the parking lot or other common area.	The master policy will provide coverage for the injured party as well as defense costs on behalf of the association. Note that injuries occurring INSIDE a unit are NOT covered under the master policy and are the responsibility of the owner of the unit in which the injury occurred.
Mold is discovered above a ceiling or inside a wall of a unit due to an ongoing leak that was never discovered.	No coverage is provided for damage due to lack of maintenance or as a result of an ongoing problem. In general, coverage is afforded for losses that are sudden and accidental, not for those that occur over a long period of time.

These coverage recommendations are intended for owners that occupy their units only. If your unit is rented to others, please contact us so we can discuss your coverage options.

Coverage Recommendations for The Sterling Woods Master Association, Inc.

All unit owners should carry an HO-6 (unit-owners) policy for potential exposures that are not covered by the master policy.

Dwelling Coverage: Due to restrictions in coverage under the master policy, the Association declarations, and/or state regulations, the unit owner may be directly responsible for repairing damages to their unit. The "Dwelling" coverage portion of the unit owner policy would respond to this loss. As such, we recommend dwelling coverage limits of at least $50,000 to address these situations.

Personal Contents: Your contents, such as furniture, electronics, and clothing, are also not covered by the master policy and should be insured personally. Minimum limits start at $20,000 and can be increased.

Loss of Use: Should a covered loss occur that renders a unit uninhabitable, expenses associated with obtaining alternative housing are NOT covered by the master policy. Such expenses are covered by each unit owner's HO-6 policy under the "Loss of Use" coverage.

Personal Liability: If a claim is made or suit filed because of bodily injury or property damage caused by an occurrence for which the insured is legally liable, this coverage will apply. Owners should obtain at least $500,000 of Personal Liability coverage.

Loss Assessment: Covers loss-related assessments levied by the association against all unit owners. For example, the Association may seek to recover out of pocket expenses for losses not covered by the master policy by virtue of coverage limitations or limits of insurance being exhausted. We recommend carrying a limit of at least $50,000 which may be increased based on your individual coverage needs.

Water and Sewer Back-up: This covers losses due to back-up of sewer and water pipes that lead from the street into your unit. This is not automatically part of your unit owner policy and must be added. We recommend a limit of at least $50,000.

This letter was processed on October 14, 2026

Sterling Woods Meet & Greet – RSVP Request

Submitting this form does NOT guarantee attendance.

Space is limited. If we can offer your household a spot, you will receive a **confirmation by November 11** by email, or by phone if you do not have email. If you do not hear from us by then, your household will be on the waitlist. **Please attend only after receiving confirmation.**

Please return your request to Kim by Saturday, November 7.

Proposed Event Details:

Wednesday, November 18, 2026 | 5:30-7:30 PM

Sterling Woods Clubhouse

We're excited to bring our neighbors together! If there's enough interest, we hope to host more gatherings so everyone has an opportunity to join in!

For confirmed attendees: BYOB! An appetizer or dessert to share is welcome and appreciated. More details will follow with your confirmation.

Full name

_____

Number of people in your household who would like to attend
(including yourself): _____

Email (optional; leave blank if you do not have email)

_____

Phone

_____

Full street address

_____

_____

_____

Please return your completed form to Kim by November 7.

A friendly reminder: please wait for confirmation before attending. If you have not heard from us by November 11, you will be on the waitlist. Thank you!