

Hi, Neighbor!

SILVER CREEK JUNE 2025 NEWSLETTER



UPCOMING CLUBHOUSE EVENTS:

June 4 Ladies' Bunko Night
Dinner at 6:30, Bunko at 7:00 p.m.



June 9 Silver Creek HOA Dinner 6:00 p.m.
This month it's potluck!
Please bring something you'd like to share.

June 18 HOA Board Meeting (note date change) 6:30 p.m.

STREET PAVING: JUNE 17, 18, 19

The first phase of asphalt replacement in Silver Creek, as detailed in last month's newsletter, is now scheduled for June 17, 18, 19.



Phase I repaving

During those three days, normal vehicle access will be interrupted to 27 homes. Street parking will be permitted elsewhere in the community to minimize inconvenience to those homes.

As those dates approach, the contractor will share with each affected resident more specific information on the hours and areas of disruption.

A preliminary flyer from the contractor is attached to this newsletter. If you require more information, the project contact is Troy Frandsen at Alexander Asphalt, phone number: 435-599-3480.

YOUR INSURANCE DEDUCTIBLE

The insurance deductible on your Silver Creek home, under the Association's master policy, will adjust to \$25,000 on August 1st.



Your home will continue to be insured against loss above that amount by the HOA master policy paid by the Association from your monthly dues.

The reasons for adjusting the deductible from the current \$10,000 to \$25,000 were detailed in the May edition of *Hi, Neighbor!*

The impact of this adjustment on the cost of the private homeowner's insurance you carry will be minimal. However, **it is important that you contact your insurance agency now to advise it of the change.**



To make it simple for you, please find attached to this newsletter copies of Silver Creek's Certificate of Property Insurance and Certificate of Liability Insurance to share with your agent.

Advise your agent that all references to \$10,000 deductible will adjust to \$25,000 under the same policy on August 1st. Your agent can easily take it from there.

Also, please find attached a useful Personal Insurance Checklist provided by Silver Creek's insurer.

BY THE NUMBERS

1234

Some original brass house numbers on Silver Creek homes have faded to the point that they can become difficult to read. This can become a safety as well as an aesthetic

(continues next page)

concern, and some homeowners have asked about the preferred remedy.

Your HOA Trustees, acting as the Architectural Control Committee in their May meeting, resolved that house numbers in the community should retain their uniform style and size (4 inches) either in brass or in black

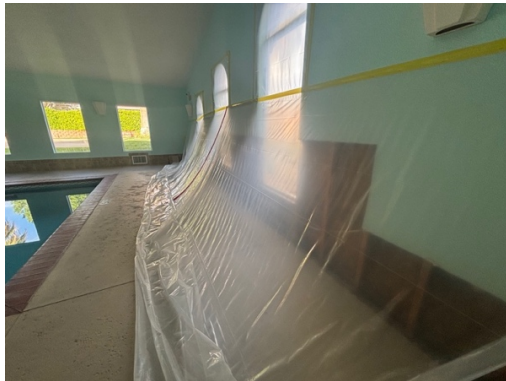
Cleaning, painting or replacing faded numbers with the same style and size is authorized.

As a convenience and as a safety measure, it's also a good idea to make sure that your house number is not obscured by vegetation.

WHAT'S UP WITH THE POOL?

Silver Creek's outdoor pool is as beautiful as ever as we head into the summer. But the indoor pool and spa remain closed.

Why?!!!



Interior south wall of indoor pool

Structural damage discovered in the south wall of the pool building in April has proved to be more extensive than was initially evident.

It appears that an undetected leak from an outdoor irrigation system has—over time—compromised the structural integrity of a portion of the stucco, wood, insulation, and sheet rock components of the south wall. And there were termites!

Exterior work on a French drain will begin this week to resolve the original exterior problem. That will be followed by installing closed-cell insulation to shore up the wall and make it impervious to water. New sheet rock and paint should complete the task.

The target date for project completion and return to normal operations is later this month.

Thank you for your patience and understanding.

SUMMER SAFETY

A friendly reminder about summer safety:



The school break attracts more young guests to Silver Creek who come with their wheels and come ready for fun.

They are welcome!

To keep it fun for all of us, please consider two ideas:

1. Always observe the 15 mph speed limit on Silver Creek streets when you drive, and be alert for children who may be unfamiliar with the neighborhood

AND

2. Remind your beloved smaller-sized guests to watch out for cars on those quiet streets!

NEW NEIGHBORS

Welcome to Shari and Kyle Gleed, of Eagle Mountain, who have purchased unit #95.



For everything else that Silver Creek has to offer, Shari says its main attraction is that three of their four grandchildren already live here!

The Gleeds both love travel and movies.

Kyle served 22 years in the Air Force. He currently works as a Product Marketing Engineer for Broadcom.

They look forward to more time in St. George as Kyle approaches retirement.

A FAREWELL

Roene Wilkinson has been a light and a delight to Silver Creek ever since she and her husband Clayton moved in in 1999.

Roene served for seven years on both Silver Creek's HOA Board and on the St. George Planning and Zoning Commission where she was influential in the growth and progress of our city.

Clayton passed away in 2014. After 26 years living in Silver Creek, Roene has moved to the Legacy Retirement Center on Dixie Drive.

Happily, that's not far away, but it won't be quite the same.

Your HOA Board thanks Roene for her many contributions and kindnesses over the years and joins you in wishing her good health and happiness in her new location down the street.



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
04/08/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER Balsiger Insurance - Nevada 3481 East Sunset Road Ste 100 Las Vegas NV 89120	CONTACT NAME: Balsiger Insurance PHONE (A/C, No, Ext): (702) 220-8640 E-MAIL ADDRESS: servicerequest@balsigerinsurance.com PRODUCER CUSTOMER ID: 00079689	FAX (A/C, No):
INSURED The Silvercreek Townhomes Association	INSURER(S) AFFORDING COVERAGE INSURER A: Accelerant National Insurance Company INSURER B: Manufacturers Alliance Insurance Company INSURER C: INSURER D: INSURER E: INSURER F:	
	NAIC # 10220 36897	

COVERAGES **CERTIFICATE NUMBER:** CP254807985 **REVISION NUMBER:**

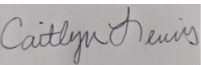
LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	☒ PROPERTY	N030PK2581-01	04/04/2025	04/04/2026	☒ BUILDING	\$
	CAUSES OF LOSS				☒ PERSONAL PROPERTY	\$ 19,500
	☐ BASIC				☒ BUSINESS INCOME	\$ ALS
	☐ BROAD				☒ EXTRA EXPENSE	\$
	☒ SPECIAL				☐ RENTAL VALUE	\$
	☐ EARTHQUAKE				☒ BLANKET BUILDING	\$ 66,514,135
	☒ WIND				☐ BLANKET PERS PROP	\$
	☐ FLOOD				☐ BLANKET BLDG & PP	\$
	☒ 100% GRC				☒ 2% Inflation Guard	\$
						\$
	☐ INLAND MARINE	TYPE OF POLICY				\$
	CAUSES OF LOSS					\$
	☐ NAMED PERILS	POLICY NUMBER				\$
						\$
B	☒ CRIME	4125011526730Y	04/04/2025	04/04/2026	☒ Limit	\$ 200,000
	TYPE OF POLICY				☒ Deductible	\$ 1,000
	Employee Theft/Fidelity				☒ Mgr & Mgmt Co are	\$ also an Insured
A	☒ BOILER & MACHINERY / EQUIPMENT BREAKDOWN	N030PK2581-01	04/04/2025	04/04/2026	☒ Included in	\$ Bldg Limit
						\$
A	Ordinance or Law	N030PK2581-01	04/04/2025	04/04/2026	☒ Coverage A	\$ Incl Bldg Limit
					☒ Coverage B&C	\$ 500,000

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Number of Units: 162; Coverage is walls-in, as built, original construction with coverage for improvements and betterments per the association's CC&Rs. 30-day notice of cancellation except 10-day notice for non-payment of premium. Includes WOS. No other entities are insured under these policies. Common elements are insured under Building and/or Business Personal Property. Lenders: To obtain your COI please visit www.icerts.com

CERTIFICATE HOLDER The Silvercreek Townhomes Association 1732 W 540 N #163 St. George UT 84770	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

04/08/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must have **ADDITIONAL INSURED** provisions or be endorsed. If **SUBROGATION IS WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Balsiger Insurance - Nevada 3481 East Sunset Road Ste 100 Las Vegas NV 89120	CONTACT NAME: Balsiger Insurance PHONE (A/C, No, Ext): (702) 220-8640 E-MAIL ADDRESS: servicerequest@balsigerinsurance.com FAX (A/C, No): INSURER(S) AFFORDING COVERAGE INSURER A: Accelerant National Insurance Company INSURER B: Hudson Excess Insurance Company INSURER C: PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURER D: PHILADELPHIA INDEMNITY INSURANCE COMPANY INSURER E: INSURER F:	NAIC # 10220 14484 12262 18058
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COVERAGES**CERTIFICATE NUMBER:** CL254831015**REVISION NUMBER:**

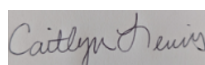
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC ☒ OTHER: Separation of Insureds	Y	Y	N030PK2581-01	04/04/2025	04/04/2026	EACH OCCURRENCE \$ 1,000,000
	DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000						
	MED EXP (Any one person) \$ 5,000						
	PERSONAL & ADV INJURY \$ 1,000,000						
							GENERAL AGGREGATE \$ 2,000,000
							PRODUCTS - COMP/OP AGG \$ 2,000,000
							Hired/Non-Owned Auto \$ 1,000,000
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ HIRED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$
							BODILY INJURY (Per person) \$
							BODILY INJURY (Per accident) \$
							PROPERTY DAMAGE (Per accident) \$
B	☒ UMBRELLA LIAB ☒ EXCESS LIAB ☐ DED ☒ RETENTION \$ 0			HAUP0003	04/04/2025	04/04/2026	EACH OCCURRENCE \$ 2,000,000
	AGGREGATE \$ 2,000,000						
	\$						
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y / N ☐	N / A	2025011526730Y	04/04/2025	04/04/2026	☒ PER STATUTE ☐ OTH-ER
	E.L. EACH ACCIDENT \$ 1,000,000						
	E.L. DISEASE - EA EMPLOYEE \$ 1,000,000						
	E.L. DISEASE - POLICY LIMIT \$ 1,000,000						
D	Directors and Officers			PCAP043222-0224	04/04/2025	04/04/2026	Limit \$1,000,000 Retention \$5,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

As respects general liability certificate holder is additional insured while performing property management duties on behalf of the first named insured; as required by written contract; subject to terms, conditions, limitations and exclusions of the policy.

CERTIFICATE HOLDER**CANCELLATION**

The Silvercreek Townhomes Association 1732 W 540 N #163 St. George UT 84770	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
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Personal Insurance Checklist

- Each owner should have an **HO-6 Form** policy. This is also known as a condominium or unit owner's policy
- We recommend a **minimum of ~~\$10,000~~ of coverage A** (dwelling coverage) **(adjust to \$25,000)**
- **Personal property coverage** – this is NOT covered by the association and should be purchased by the Unit Owner.
- **Personal Liability** - Consult with your insurance agent.
- **Loss Assessment Coverage** - Consult with your insurance agent.
- **Loss of Rents** – if your unit is rented, this should be part of your policy.
- **Valuable Articles** – consult with your insurance agent
- **Sewer or drain backup**.- consult with your insurance agent. This should also be considered to cover your personal property.
- **Earthquake Coverage**. This coverage is NOT provided by the Association. Please consult with your agent.

It is highly recommended that you keep an ongoing inventory of your personal belongings in your home. In addition, you should keep a record of any upgrades that you make to your unit for accurate reporting in the event of a claim.



Silver Creek HOA RESIDENTS:

The areas highlighted in **BLUE** will be **CLOSED** on Tuesday, June 17th – Thursday, June 19th. Road will be reopened on June 20th for asphalt resurfacing.