

CONTACT INFORMATION

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Carousel Times

How Are We Doing?

This is the question that I hear every day! How are you? How is the staff at The Carousel holding up? How is Ocean City? We really appreciate all of your calls, letters and emails. As you know, there is a small crew of us working daily to ensure that the hotel, condos and building are safe. We want to ensure that whenever you call – there will be someone here for you. We are taking the same precautions that many of you are taking – wearing masks and gloves as needed, washing our hands frequently, sanitizing the hotel, lobby, elevators and restrooms as often as possible and practicing social distancing when we can. Keeping an eye on local and national news is my new hobby but sometimes that is a challenge. It seems like every minute of the day there is something new that we are learning about Covid-19 and there is a lot of false information as well. For some of us it can be very overwhelming. I pulled this information from The Center for Disease Control and Prevention (CDC) Website. This information brings us back to the basics and provides useful information.

Know how it spreads:

- There is currently no vaccine to prevent coronavirus disease 2019 (Covid-19).
- The best way to prevent illness is to avoid being exposed to the virus.
- The virus is thought to spread mainly from person to person who are in close contact with one another (within about 6 feet) through respiratory droplets produced when an infected person coughs, sneezes or talks.
- These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled.
- Some recent studies have suggested that Covid-19 may be spread by people who are not showing symptoms.

Everyone should:

- Wash your hands often with soap and water for at least 20 seconds especially after you have been in a public place or after blowing your nose, coughing or sneezing.
- If soap and water are not readily available, use a hand sanitizer that contains at least 60% alcohol. Cover all surfaces of your hands and rub them together until they feel dry.
- Avoid touching your eyes, nose and mouth with unwashed hands.

Avoid close contact:

- Avoid close contact with people who are sick.
- Stay home as much as possible.
- Put distance between yourself and other people.

Cover your mouth and nose with a cloth face cover when around others:

- You could spread Covid-19 to others even if you do not feel sick.
- Everyone should wear a cloth face cover when they have to go out in public, for example to the grocery store or to pick up other necessities.
- Cloth face coverings should not be placed on young children under age 2, anyone who has trouble breathing or is unconscious, incapacitated or otherwise unable to remove the mask without assistance.
- The cloth face cover is meant to protect other people in case you are infected.
- Do not use a facemask meant for a healthcare worker.
- Continue to keep about 6 feet between yourself and others. The cloth face cover is not a substitute for social distancing.

Cover cough and sneezes:

- If you are in a private setting and do not have on your cloth face covering, remember to always cover your mouth and nose with a tissue when you cough or sneeze or use the inside of your elbow.
- Throw used tissues in the trash.
- Immediately wash your hands with soap and water for at least 20 seconds. If soap and water are not readily available, clean your hands with a hand sanitizer that contains at least 60% alcohol.

Clean and disinfect:

- Clean and disinfect frequently touched surfaces daily. This includes tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets and sinks.
- If surfaces are dirty – clean them. Use detergent or soap and water prior to disinfection.
- Then use a household disinfectants. Most common EPA registered household disinfectants will work.

Please stay safe and be well! The beach will be here when the travel restrictions are lifted. In the meantime, don't forget about the 24 hour live beach and bay camera views that are available on Carouselhotel.com.

TO STAY UP TO DATE ON INFORMATION ABOUT THE CORONAVIRUS, EVENT CANCELLATIONS OR POSTPONEMENTS AND PRESS RELEASES PERTAINING TO OCEAN CITY GO TO OCEANCITYMD.GOV/COVID19.



Time To Buy!

Believe it or not, there are homes still being bought and sold in Ocean City – so if you know of anyone in need of some Vitamin Sea keep these condos in mind. The following units are available for sale as of 4.27.2020:

810 – 2 Bedroom Deluxe - \$364,900.00

812 - 3 Bedroom with Den - \$525,000.00

910 – 2 Bedroom Deluxe - \$17,000.00 (1 Share)

2002 – 3 Bedroom - \$524,990.00

This information was obtained from Bright.MLS on 4.27.2020.

Reminder – If you decide to sell your unit, please let me know so that I can alert the Security Office. We need to know this BEFORE Real Estate Agents start asking for access to your unit.

Cheryl's Corner



Things I Love But Didn't Know Until Now:

- Zoom calls with friends and family
- Long walks with my dogs
- Movie nights at home
- Push-ups
- Fresh flowers
- Netflix and Hulu
- Pilates/Barre Classes
- Lysol Wipes

What is an HO6 Insurance Policy?

An HO6 policy is insurance for co-ops or condominium buildings. It can provide property coverage, liability coverage and specific coverage of improvements to your unit. Although the condo association has a master insurance policy, that coverage is limited to the outside of the unit (the structure) and common elements. What does condo insurance cover? A standard condo insurance policy provides the following 5 areas of coverage:

1. Dwelling (Your unit) – including improvements or betterments and alterations.
2. Personal Property – basically the stuff you own.
3. Loss of use – if your place becomes inhabitable.
4. Personal liability – if you've been sued or cause accidental harm to others.
5. Medical payments to others – for covering any issues that arose at your place or anywhere else under \$5000.00. This can vary from state to state.

Condo insurance does not cover water damage from flooding, earthquakes or windstorms.

The cost for condo insurance varies based on factors like your deductible, the age of the building, your chosen coverage amounts and your location.

A good way to figure out how much coverage you need is to ask yourself – If something were to happen in the condo, how much would you be able to cover out of pocket today? All of it? Some? None? As an older building, The Carousel has seen its share of leaks as a result of hot water heaters that have malfunctioned, frozen pipes that have burst, leaking plumbing, etc. A leak could go on for days – especially in the off season when the condos are vacant for longer periods of time. In that case the damage can be extensive. Unfortunately some of you have been involved in some very serious leaks.

There is sometimes confusion regarding who is responsible for paying for repairs to the unit where the leak may have originated, damaged belongings and drywall as well as damage to any other units affected. The master policy for the association will be primary for all property claims to the common elements **and** the units, **exclusive** of improvements and betterments installed in the units by the unit owners other than the developer. Any improvements and betterments installed in the units by the owners will be the responsibility of the owners and their individual HO-6 insurance policy. This would include such items as floor coverings (carpet, hardwood floors) and wall coverings (wallpaper). When a claim originates from one owner's unit and causes damage to common elements or other units that would be covered by the master policy, that unit owner is responsible for the master property policy deductible, up to \$5,000 (Per MD Condo Law). The current master policy deductible is \$15,000 for all losses except Named Windstorm, Flood and Earthquake. On the master policy, the insurance company waives its right to subrogation under the policy against any unit owner of the condominium or members of his household. Again - Improvements and betterments installed in the units by the unit owners **other than the developer**, should be covered by each unit owner's HO-6.

In the unfortunate instance of a leak it's important to contact your insurance company so that they can communicate and coordinate with the insurance company for the condo association.

As a reminder – Article XI Section 4 of the Carousel Center Condominium By-Laws recommends that each owner of a condominium unit obtain a homeowners' insurance policy and that a copy of that policy should be kept on file with the Association.