



# BAY PARK Towers

*A Newsletter for the Residents of the Bay Park Towers Condominium Association, Inc.*

Volume 4 Issue 4

September 2020

## BAY PARK TOWERS Condominium Association, Inc.

3301 NE 5th Avenue  
Miami, FL 33137

### PROPERTY STAFF

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### ASSOCIATION OFFICERS

**President**..... Enza Guida

**Vice President** ..... Danilo Mesa

**Sec./Treasurer** .... Reza Eshghi

**Director** ..... Charlie Lebess

### IMPORTANT NUMBERS

**Office**..... 305-573-5404

**Fax** ..... 305-573-2914

**Valet**..... 305-573-3607

**Security**..... 305-573-3099

### OFFICE HOURS

**Mon - Fri**..... 8:00AM - 5:00PM



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## HURRICANE SEASON 2020

Multiple tropical storms have already formed in the Atlantic this year, but the peak of the hurricane season typically doesn't begin until August and lasts into early October. It's also when some of the most powerful and destructive hurricanes occur. These hurricanes in the past three years all struck during the peak of the season.



Several factors contribute to the seasonal ramp-up that begins in August:

- African easterly waves are most developed, often serving as a seed for tropical storms and hurricanes to form.
- Saharan air layers, surges of dry air into the central and eastern Atlantic Basin that normally squelch tropical development in those areas, tend to give way by August as the parade of African easterly waves gradually add moisture. This effectively opens up more favorable real estate for tropical cyclone development.
- Wind shear, the change in wind speed and/or direction with height, which can rip apart a tropical cyclone wannabe, tends to be low.
- Sea-surface temperatures rise toward a peak in early fall.
- Instability – the atmosphere's ability to generate convection (thunderstorms) to help initiate tropical cyclones – also rises toward an early fall peak.

All those factors make for a larger area in the Atlantic where tropical storms and hurricanes can develop when compared to June and July. Please make sure you are prepared and have all supplies and materials prior to any warnings going into place. Please keep in mind that once a warning hits, the elevators will be shut down for safety reasons, so all preparations need to be made during the Watch or before.



# RENTER'S INSURANCE

Take a look around you. Everything you see is vulnerable if you don't have renter's insurance. Many renters think that their possessions are covered by their landlord's policy. But your landlord's policy typically only covers the structure and any liabilities the owner would face. Your possessions are not covered under this type of policy.



## WHY DO YOU NEED INSURANCE?

You may think your possessions aren't valuable enough to insure. But add up the cost of replacing everything you have. It is a significant amount of money. If you do not have enough savings to cover these expenses all at once, you need renter's insurance. Many policies also provide personal liability coverage, protecting you in the event that someone is injured at your home.

## ISN'T IT EXPENSIVE?

Renter's insurance can cost as little as \$15.00 a month. It all depends on how much coverage you want and where you live. Considering that you have no control over circumstances like fire, water damage, or burglary, this is a wise investment and gives you peace of mind.

## WHERE DO I GET RENTER'S INSURANCE?

Almost all insurance agents that sell homeowner's insurance also sell renter's insurance. Call several for quotes and choose the one that seems the most comprehensive and affordable for you. If you are interested in buying renter's insurance online, search for renter's insurance and you will find many companies willing to give you quotes by email. Some companies specialize in renter's insurance with low deductibles and the ability to purchase your policy online.

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**Punch #57**

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## Friendly Reminders

- Please remember that we are still under COVID-19 enforced protocols. All residents must wear facial coverings and maintain social distancing at all times when on the common areas. Violators will be fined a \$100.00 each time a mask is not worn.
- If someone in the building has tested positive or has had contact with someone that has tested positive for COVID-19 we ask you to please report it to the office immediately.
- When smoking, please be considerate of your surrounding neighbors and try to do it outside on your balcony, if you do smoke on your balcony, please use an ashtray and do not toss the cigarette butts out of your balcony. Please remember that smoke travels through the vents and is very unpleasant to non-smoking residents.
- Keep in mind that all units have assigned parking if someone is parked on your parking space do not take someone else space, please contact security or valet immediately so they can remove the vehicle. Management will be placing Boots on vehicles not parked in their assigned spaces.
- Refrain from slamming your doors when entering or exiting your unit. This is a nuisance to your neighbors. Keep in mind that if you leave your balcony door open this will cause a vacuum in your unit making it easier for your door to slam when opened.

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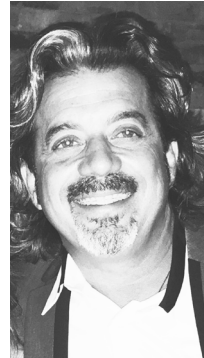
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