



*A Newsletter for the Residents of the Brickell Harbour Condominium*

Volume 16 Issue 8

June 2020

**BRICKELL HARBOUR**  
**Condominium Association Inc.**  
200 SE 15th Road  
Miami, Florida 33129

**ASSOCIATION OFFICERS**

**President**..... Steve Greenberg  
**Vice Pres.** ..Adriana Dominguez-Tio  
**Treasurer** .....Williams Lucena  
**Secretary**..... Roberto Holz  
**Director** ..... Carlos Rodriguez  
**Director** ..... Jeffrey Lampert  
**Director** ..... Cary Diaz

**PROPERTY STAFF**

**Property Manager**.. Beatriz Galiana

**IMPORTANT NUMBERS**

**Front Desk**....305-854-6144 ext. 1  
**Office**.....305-854-6144 ext. 2  
**Fax** .....305-854-2945  
**Emergency** .....1-800-514-5770

**OFFICE HOURS**

**Monday-Friday** 8:30 AM - 6:00 PM



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**MANAGEMENT'S CORNER**

**WHAT'S A CERTIFICATE OF INSURANCE — AND WHEN DO YOU NEED ONE?**

If you are moving in or out of your apartment, having furniture delivered, or getting some work done to your unit, the association requires your contractor or vendor to submit a Certificate of Insurance (COI) before they can even set foot inside the building. Don't know what means? No worries! A COI is just proof that the business you are dealing with has insurance in case something goes wrong.

The COI confirms that a company has an insurance policy that covers liability and loss up to the insurance limits required by the association, so if anything happens while they are doing work in your building—such as damage or an injury—the cost of repairs or the accident is covered.

Usually the onus is on you, the resident to make sure the contractor or vendor submits a COI to the management

office you may be able to use the same one again if you buy another big piece of furniture from the same company or your repairman returns for follow-up work with a certain period of time.

**HOW DO YOU GET A COI?**

The Management office already has a sample COI form that is already filled out with the insurance coverage limits required. Your contractor or vendor can contact the management office directly to get the form. It's also wise to keep a digital copy handy so you can email it directly to the person or department responsible for completing the COI. The completed COI form then needs to be sent to the management office at least a day before scheduled work or delivery. Word to the wise: Stay on top of this very important last step and confirm with the management office that the completed COI has arrived before the big day.

So, for example, the delivery of your new couch from West Elm is finally happening. The person scheduling your West Elm delivery should ask you if the building requires a certificate of insurance. If you say yes, they will ask their

*Continued on page 3*

## Vehicle Registration & Decals

Please register your vehicle (s) at the management office and obtain a decal. Any vehicle without a decal will have a notice placed on the window. Below are the samples of the new Decals that will be used at Brickell Harbour to register and identify Bikes and Vehicles.





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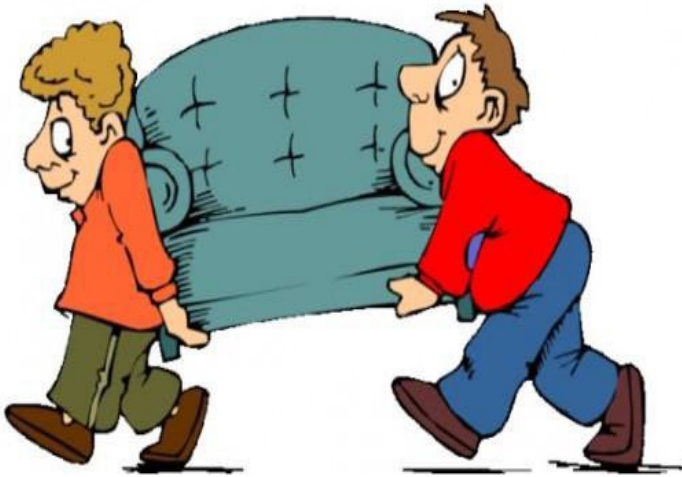


"Work with a Professional"

**Manager’s Corner** (cont. from page 1)

COI team to contact the management office and take care of the COI formalities. If you’re working with a smaller company, you may want to be the proactive party and email your sample COI to the appropriate person.

In either case, to avoid having the delivery turned away by front desk, it’s advisable to follow up with management the day before to make sure your COI is in the right hands.



**WHAT’S THE WORST THAT CAN HAPPEN IF I DON’T GET A COI?**

It depends but it’s very likely your move/delivery/repair will not happen. That’s something all parties want to avoid, to assure everything is completed as smoothly and as swiftly as possible.

**WHY GETTING A COI IS A GOOD MOVE?**

At the end of the day getting a COI is protecting you the unit owner! It’s in your best interests to hire a company with the required coverages. Why? Accidents happen—with your stuff, with other people’s stuff, with other people and the movers themselves. Aside from being fully registered and accredited, all legitimate moving companies are legally obliged to carry a minimum amount of insurance. The COI reflects insurance coverage for workers compensation for the movers, shipping insurance and general coverage.

You might be wondering “Why do I have to go through this if I already have homeowner’s insurance?” Your own policy doesn’t cover the scope, or dollar amount, of what a mover’s or contractor’s policy would cover. “The [business] coverage gives the association protections when it is listed as an additional insured that it cannot get on a

personal policy. It covers damaging the elevator in a move or breaking a pipe during renovation that wrecks common areas or the units below. The certificate will also show workers compensation coverage, and the unit owner cannot get this. An employee of the mover or contractor will need workers comp if they are injured on the job. “Otherwise, they will look to sue the building or unit owner,” he says.

Do these building requirements add one more thing to an already stressful experience like moving or renovating? Absolutely. But it’s important to remember who, in the end, benefits from these rules the most. You the unit owner!



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