

## Our Contact Information

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Please follow us on Facebook,  
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### Payment Lock Box Address

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### Please visit our web-site and Quest Community to submit:

Insurance certificate request  
6-D certificate request  
Sign up for Direct Payment  
Maintenance request  
Feedback Survey  
Payment via Credit card  
Frequently Asked Questions

## Reflection

With everything that is happening around us, I cannot help but reflect on the past year of my own life with Premier Property Solutions; the array of services provided to our clients; the successes and challenges we faced and what the future holds as we strive to provide the highest quality of property management services. To achieve this, we continually look for feedback from our clients and in doing so, utilize our resources and technologies to stream line and more effectively manage your property.

For example, all management personnel are now equipped with the ability to log onto our database remotely in the event of an emergency. We are only a phone call away from our team members and always have at least two of our staff members on-call 24/7. Our property managers meet weekly with Laura Cardoos, our new Vice President, to discuss a variety of issues so that we foster a team learning environment. No matter how unique and individual a problem may seem, we can always pull from each other's past experiences to come up with efficient management solutions.

Our business operations are also modified and adapted based on client feedback. As a result, our property managers now have portfolios that allow them more flexibility and time to provide closer personal attention. Our team has grown to include eleven property managers, as well as full accounting, maintenance and support staff. Premier is also on Facebook, LinkedIn and Twitter; which allows us to communicate with

our clients in the broader social media spectrum. We feel these new forms of communication will be effective in a variety of ways; whether it's natural disaster preparation or general industry related information. Likewise, we are developing a resourceful blog and hope that all of our valued clients will subscribe to learn about the many issues concerning your homes and our industry.

My vision is simple – to provide the highest level of property management service to our clients. We are not looking to be the biggest firm; we are looking to be the best firm. I am proud of the insurance and oil savings we are able to give our clients through years of vendor relations. We have a fantastic maintenance department including licensed electricians, general contractors, plumbers, masons, and painters available to do work at your property and in your units.

As I look back on the past year and the advances we've made, I am so excited for our firm, our staff, our clients, and the future. I look forward to the continued betterment of our services and operations, and most importantly, I look forward to building our relationships with our valued clients.

We are never too busy to assist you or your referrals with additional management or maintenance needs. Have a Happy Fall and safe upcoming Holiday Season.

Highest Regards,

Christopher Buono, CMCA, AMS, President

## Insurance Tidbit

All condominium associations maintain a master insurance policy. All policies should include liability, replacement cost and Director's and Officer's coverage for the association. The most common claim on a master insurance policy is for real property damage (replacement cost). Insurable damage is caused from a sudden and catastrophic event.

Damage from an event such as leaking over a period of time is generally not covered. The master insurance policy usually has a deductible of at least \$5,000. This means the master insurance will not pay for any damage in your unit that is under \$5,000,

and thereby generally falls upon the unit owner to handle the loss without the involvement of the association or its master insurance policy. A homeowner's insurance policy (H06) policy may provide this coverage within your unit.

All unit owners, whether owner occupied or investment, should maintain a separate policy. Instead of an H06 policy, investment owners should obtain a rent coverage policy and urge their tenants to get renters insurance. These policies would have a numbers of provisions that not only covers damage under the association's deductible, but liability

within the unit, theft, relocation, personal property, etc. There may be some overlap between your policy and the master insurance policy as the master policy could cover unit improvements. However, any overlap is settled between the two insurance carriers. Problems will occur, in the case of a loss, if a unit owners fails to purchase the proper insurance. It is important for you to review your association's insurance coverage and bylaws with your insurance agent to identify the best policy needed to fully protect your interests.

## Ring Ring – Who’s There? Laura Cardoos

**K**ey essential traits of a good property manager include being knowledgeable in building maintenance and facilities, responsiveness, and a pro-active attitude. However, above all, communication is the most basic and the most important trait our managers have to possess.

As the new Vice President, I will be working with our staff to hone their communication skills and improve their knowledge of maintenance for the buildings in their specific portfolios. This will be done both individually with each manager and as a group. With these initial phases of my plan, I will be in personal touch with our clients making sure all needs and expectations are met.

I am available to any client to discuss any matter. As well, please expect to hear from me periodically checking in to make sure our firm, your property manager, and our staff is performing beyond your expectations. I hope to hear positive feedback so I am able to share our successes with everyone in our office but I also expect constructive criticism; without it we would not be where we are today as a leading property management firm.

I look forward to speaking with and meeting with clients whom I have not previously worked with, as I find building relationships with our clients to be one of the most rewarding parts of my career.

Have a safe and Happy Holiday Season.

Yours Truly,



Laura Cardoos  
Vice President

## Our Staff

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## Property Management ISSUES

### Energy Saving Tips

U.S. Department of Energy  
<http://www.energy.gov/winter.htm>

This winter, save money and stay warm. Keep your energy bill and your pollution output low this winter by taking a whole-house approach to heating.

- During the heating season, keep the draperies and shades on your south facing windows open during the day to allow the sunlight to enter your home and closed at night to reduce the chill you may feel from cold windows.
- Set your thermostat as low as is comfortable when home.
- By resetting your programmable thermostat from 72 degrees to 65 degrees for eight hours a day (for instance, while no one is home or while everyone is tucked in bed) you can cut your heating bill by up to 10 percent.
- Weatherize your home – caulk and weather strip any doors and windows that leak air.
- Properly maintain and clean heating equipment.
- Replace furnace filters regularly.
- Bleed trapped air from hot-water radiators once or twice a season; if in doubt about how to perform this task, call a professional.
- Clean warm-air registers, baseboard heaters, and radiators as needed; make sure they're not blocked by furniture, carpeting, or drapes.
- Turn off kitchen, bath, and other ventilating fans within 20 minutes after you are done cooking or bathing to retain heated air.

### A Quick Note From Us

Quest Community is your association's real time web-site, with access to your unit's account, association documents, and for Trustee real time access to financials, as well as the financial reports and much, much more. Please visit Quest to check any postings, memos, minutes and updates from your manager or Board

[quest.premierpropertyma.com](http://quest.premierpropertyma.com)

 quest community™