REAL ESTATE *NEWS*

Homeowners lax about insurance

By Doug Funke
staff writer

You can recall almost instantly many facts about your house — attractive features, improvements made over the years, approximate market value.

But what about your homeowners insurance policy?

That's right, the document that protects your castle and its contents from storm, fire, theft and vandalism losses. The insurance also protects you from liability for injuries sustained by others on your property and damages caused by members of your household elsewhere.

Homeowners generally don't know exactly what they have, insurance professionals maintain.

"Most people have no idea what they're covered for," said Alice Malkowych, an agent with Johnston Lewis Associates.

Sue Kesling, a customer services representative for Emerson-Prew, added, "I don't think they know where they stand."

Advised Jeff Ashton, a Farmer's Insurance agent: "The thing they should be concerned with is not what they're covered for but what they're not covered for. It's easier to explain from that perspective."

"PROBABLY THE the most misconstrued comment is, 'It's covered,'" Malkowych said. "The question should be, 'Covered for what?' Consumers think they're totally covered for everything.

"What they might not know about jewelry is that there's a $500 limit, a $100 deductible, it's only for theft and they need to file a police report," she added.

Basic and deluxe policies offer different protections.

The most basic coverage generally protects against 11 perils including fire and theft, according to the Michigan Association of Certified Public Accountants.

Middle coverage provides for additional protection including damages from frozen plumbing, falling objects and the weight of snow and ice.

Deluxe coverage, the most popular plan nowadays, covers all risks not specifically excluded. Flooding and earthquakes are common exclusions.

"Back-up of sewers and drains also isn't covered," Ashton said. "Lately, companies have been defining an earthquake as earth movement. That means you wouldn't be covered if a lake undermines or a sand dune shifts."

BUT YOU CAN buy extra coverage.

Flood insurance is expensive. Kesling recently wrote a flood insurance rider for structural damage on a $150,000 house in the Grosse Pointes. That rider cost $655. The rest of the homeowners policy came to $489.

Kesling provided an earthquake coverage quote of 40 cents per $1,000 for a brick house, 20 cents per $1,000 for a wood frame structure.

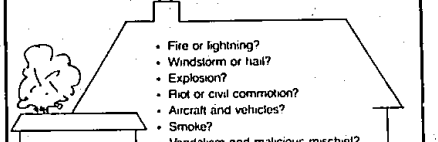
Different companies may treat a similar set of facts differently.

Some policies will cover the cost to remove a tree that blows down on private property without causing physical damage. Some policies cover food spoilage in a freezer from power outages.

On losses or damages to contents, consumers can choose replacement cost or actual cash (depreciated) value. The latter is cheaper by about 10 percent, but agents are virtually unanimous in recommending that homeowners opt for full reimbursement.

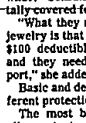
Consumers also can save money by increasing their deductible, out-of-pocket expenses they pay on a claim before insurance picks up the balance, to $250 from $100.

WHAT DOES A BASIC HOMEOWNER'S POLICY COVER?



- Fire or lightning?
- Windstorm or hail?
- Explosion?
- Riot or civil commotion?
- Aircraft and vehicles?
- Smoke?
- Vandalism and malicious mischief?
- Theft?
- Glass breakage?

Confidentiality owed to association



condo queries

Robert M. Meisner

Could you please explain the duty of confidentiality that is owed to our association by our attorney? I am concerned about an apparent lapse of security between the the management company and the attorney who is in close geographical proximity to the management firm. Can you give me any suggestions on how to deal with this perceived problem?

An attorney has a professional responsibility to maintain client confidences and to take reasonable measures that are necessary to ensure that those confidences are preserved. Included within that responsibility is the need to ensure that persons outside of the law firm are not given access to confidential information of the client that is to be protected.

If, for example, the attorney is sharing space with other lawyers or employees of the management company, there could be situations where the confidences of the attorney-client relationship are compromised. This would include the possibility of sharing a secretary or other personnel. I would strongly urge that the board of directors bring this matter to the attention of the attorney and obtain adequate assurances that the confidences of the association are being preserved. If you are not satisfied that the attorney is assuring these confidences, the board should seriously consider retaining other legal counsel.

Robert M. Meisner is a Birmingham attorney concentrating his practice in the areas of condominiums, real estate and corporate law.

Seminar set to explain buyer agency concept

Richter & Associates of Northville will sponsor a half-day real estate buyer agency seminar from 9 a.m. to 1 p.m. Friday at the Plymouth Elks, 41700 Ann Arbor.

Fred Richter will discuss the concept of buyer representation in which the buyer's agent works for the client in contrast to working with a traditional agent.

"The biggest difference is a traditional agent can work with a buyer, but is required by law to protect the seller's interest," Richter said. "A buyer's agent works for the buyer, protecting the buyer's best interests."

Topics include: buyer agency contracts, fee structures, marketing the concept, office procedures and liability issues.

Richter lists some of the benefits to the buyer who selects and buyer's agent as:

- Access to the housing market beyond multi-listed houses.
- Determining property values.
- Suggesting clauses and contingencies that are in the best interests of the buyer.

Register by calling 348-5100.

CLASSIFIED REAL ESTATE

412 Townhouses-Condos For Rent

FARMINGTON HILLS, new 2 or 3 bedroom townhouse, 2 car garage, appliances, from $1400 per month. Available now! 489-8300

FARMINGTON HILLS, 1 bedroom, new carpet, carport, $575. Indoor lines offered. Call after 3pm 737-3740

Real Estate One 478-6278,851-1900

FARMINGTON HILLS. 1 bedroom condo, extras, water & dryer, new carpet, neutral decor, $620. mo. Mon-Fri, 362-8413 Eves. 228-8293

FARMINGTON HILLS - 2 bedroom, 1 bath condo, contemporary, new gray carpet, new blinds thru out, fireplaces, central air, carport, swimming pool, call after 3pm 737-3740

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• 2 bedrooms
• 2 full baths
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• Walk-in closets
• Range, dishwasher
• Refrigerator, microwave
• Hubbard setting
• Mini-blinds
• Pond view

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Saturday 10-2

LIVONIA - Laurel Park Woods, 2 bedroom, appliances, washer/dryer, air, screened balcony, carport. Year round enclosed pool. Heat & water. $795 464-8221

NORTHVILLE - 7 Mile/Haggerty, 2 Bedroom, 2 bath upper. All appliances. 2 Carports. Immediate occupancy. $750 After 5pm 663-9538

NOVI - Walled Lake, Shoreline Condo, Portlick Trail at West Park. 1 bedroom, 1 bath, complete kitchen, washer, dryer, air, pool. Immediate occupancy, $645 Meadowmanagement, Inc. 348-5400

NOVI
39803 VILLAGEWOODS - for rent, 2 bedroom condo, 2 baths, fireplace, all appliances, private patio, $800/mo. Call 478-8103
ERA RYMAL SYMES

N. ROYAL OAK-2 bedroom, carpeting, mini blinds, appliances, full basement, lawn care, no Pets. Available now. 652-9363

PLYMOUTH - Roomy 2 bedroom, townhouse 1½ baths, appliances, basement. Available 10/1. $570/mo. RICHTER & ASSOC. 348-5100

PLYMOUTH - 2 bedroom
Pool, lease & security, no pets
$595 includes heat & water
Ready Oct. 1. 591-6530 455-1728

REDFORD TWP.: 1 bedroom ground floor condo, quiet terrace. Great for Seniors. $375 includes heat. Security required. 960-0611

RENT TO OWN
CANTON Townhouse, 2+ bedrooms, new kitchen/bath, family room, garage, pool, clubhouse, available 11/1/91. $1200/mo. (25% towards down payment). 981-5186

ROCHESTER: Downtown, 2 bedrooms, walk-in closets, appliances, air, balcony, storage, carport, $550 348-2527

ROCHESTER - 2 bedrooms, 1½ baths, new appliances and carpeting, air, laundry facilities, window treatments. $550 month 651-7184

SOUTHFIELD Large 2 bedroom, ground floor, private walkout basement, full size washer/dryer, fireplace, 2 bedrooms, 1½ bath. Much More! Available Nov. 1. $755 Sts mo lease Call. 354-1281

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ROCHESTER - Luxury multi-level Condo on Great Oaks Golf Course. Beautiful master suite, 2 bedrooms, 2½ bath, fireplace, new carpeting throughout, freshly painted. $1050 mo. $190/mo. association fee which includes heat & water. 373-7953

Royal Oak

LUXURY TOWNHOUSE
LOVE CHILDREN & PETS
2209 STARR

2 large bedrooms, spacious living room, woodburning fireplace, 1½ bath, full basement, central air, dishwasher, self-clean oven, refrigerator, large yard.
$665/mo 354-9119

ROYAL OAK TOWNHOUSE - 2 bedroom, clean, excellent location, $700/mo. Call evenings: 658-0703 553-8192

SOUTHFIELD Condominium, 2 bedroom, 1 bath, central air, pool, clubhouse. $560 month, lease included. 313-759-2355

TROY, Northfield Village. Attractive 3 bedroom, 2½ bath. Many places! $1350. References & security deposit required. 338-1535

TROY-3 bedroom, 1½ bath, basement, attached garage, air, new neutral decor, all appliances. Near I75. Transferees welcome. 6 month to 1 year lease negotiable. Furnishings available. $900 monthly. Includes water & heat. 641-9692

WATERFORD - Furnished 1 bedroom condo. Washer/dryer, balcony, air, carport, clubhouse w/indoor pool. $475/mo. Eves. 682-9657

WESTLAND - Ann Arbor Tr./Merriman, 2 bedroom, lower, appliances, drapes, heat included. Immediate occupancy. $495 484-1403

WESTLAND - Livonia Schools. 3 bedroom condo. 1 bath, 2 levels, dining room, finished basement, deck, attached garage, central air, appliances, pool & clubhouse. Available now. $795/mo. RICHTER & ASSOC. 348-5100

WESTLAND - 3 bedroom condo
Central air, all appliances
1 car garage, pool, $650/month.
261-3956

W. BLOOMFIELD - brand new condo, 2 bedrooms, 2 full baths, basement, attached garage $850/mo + utilities 682-0691

414 Southern Rentals

BEAUTIFUL home in an outstanding adult community (Sun City Center) for rent in Oct., Nov., Dec. $900 month. Call 4pm-10pm. 873-8024

BOCA RATON, FLORIDA - 2 bedroom, 2 full bath condo, 7th floor view of intercoastal & ocean. Pool, health room & beach privileges. $2,000/MO. Dec. thru Mar 646-5168

CARIBBEAN VILLA - 2 bedroom, 2 bath with magnificent view of St. Barts & St. Martin, located on Anguilla, The Tranquil Island, with 33 quiet, pristine beaches. Write Box 984, Observer & Eccentric Newspapers, 36251 Schoolcraft Rd., Livonia, Michigan 48150

DISNEY/EPCOT - Universal Studios 1½ Miles away. Luxury 2 and 3 bedroom, 2 bath condo, washer, dryer, microwave, pool, jacuzzi, tennis courts From $475 per week
Days 674-5150 Evenings 478-8713

DISNEY/ORLANDO
Luxury 3 bedroom, 2 bath residence fully furnished ideal for family vacations. Only $433 per week. Ron 347-3050 or 420-0438

DISNEY/ORLANDO Condo, 2 bedroom, 2 bath, Pool, Spa, golf, lake! $475 /wk. 545-2114 or 628-5994

DISNEY/Orlando, fully furnished 2 bedroom, 2 bath resort condo 2 pools, jacuzzi, golf, tennis Weekly/monthly 458-0425 or 981-5180

DUNEDEN, FLORIDA - furnished, modern, 2 bedroom 2 bath, golf front condo 1 mile from beach. Available Oct. thru May. 10 miles from Tampa 631-0120

ENGLEWOOD BEACH/Manasota Key. Gulf front, 2 bed, 2 bath home. Seasonal rental Nov-March. $1,400/monthly. Discount for 2 mos. or more. Eves 363-2148

OCEAN FRONT condo - New Smyrna Beach, just S. of Daytona. 1 hour from Orlando. 2 bedroom, 2 bath, 2 pools. Weekly rental 431-1348

HILTON HEAD ISLAND
Palmetto Dunes. 3 bedroom, 3 bath villa, free tennis/golf. Available weekly. 1-203-431-4024

414 Southern Rentals

HILTON HEAD - 1 bedroom, 1 bath condo accommodates 4 adults, full kitchen, 50 yards to beach, pool, tennis, $425/week. 313-698-2007

HONOLULU, HAWAII
One bedroom, 1 bath, sleeps 4. Available Nov. 23-30. $375 per week. 247-7217

KEY LARGO - Florida, 2 Bedroom Condo for rent by day, week or month...On ocean. Eves: 294-0760 427-0760

LAKELAND FLORIDA - 1 bedroom 1 bath small duplex. Perfect for individual, on bus line, near shopping & lakes. 1-800-326-7663

LEAVE WINTER behind. Enjoy the beach at Florida's Gulf Contempo, very furnished 3 bedroom, 2 bath Flat, room, central air & heat, 1 bath, beach in Redington Beach. Seasonal $ mo. No smokers, pets. References. $1200 mo. plus utilities. 313-360-0539

MARCO ISLAND, Fla. Luxury new condo. On water, boat dock, 1,200 sq ft., 2 bedrooms, 2 baths, living room, dining room, den, screened porch, kitchen, covered parking, pool, jacuzzi, clubhouse, tennis courts. Beautifully decorated Available Nov '91-Dec. '92. 332-5070

MYRTLE BEACH, S.C. New ocean front condo. Nice location 2 bed 2 bath, sleeps 8. Special rate for Oct 12-Dec 31 348-1878

PETOSKEY, WALLOON LAKE
4 bedroom home, by day $100 or weekly. Bed & breakfast at High Hope Cottage 616-347-7456

SHANTY CREEK - Schuss Mountain Chalet 4 bedroom, 2½ baths, completely redecorated, TV & VCR with all amenities. 827-4200

ST. MAARTEN Villa on Ocean with spectacular view. Located on landscaped hillside acreage 4 bedrooms, 3½ baths, pool, maid. Photo available 642-5866 or 332-5103

TRAVERSE CITY North Shore Inn Luxury 1-2 bedroom, lakefront condos. Call now for low Fall & Colour Tour weekend packages. Heated pool, VCR, HBO 1-800-968-2365

420 Rooms For Rent

BATH, furnished, phone, television, entrance for non smoker/drinker, Livonia, 1-275 near 8 Mile $75/wk. 464-6507

BEDROOM For rent in lovely home with full home privileges $75 week $375 month. Call from 4pm-10pm. 673-8078

BIRMINGHAM - Maple/Telegraph. Large room, kitchen & laundry privileges for working non-smoking gentleman $75/week 626-2578

BLOOMFIELD HILLS Furnished room/bath, lovely home, non drinking/smoking $350/mo + deposit, includes utilities & linens 647-6823

CANTON - Private entrance, country atmosphere, quiet home. Home privileges. Extras/keys. Mature, employed male. $75/wk. 397-0065

FARMINGTON HILLS: Furnished room, kitchen & laundry privileges. Non-smoker. $250 month. Security deposit. 478-5588

LIVONIA - Plymouth/Inkster, Air, pool, house privileges, $200 month, $200 security + utilities. Call & leave message 427-7395

LIVONIA - Well furnished in lovely home. Near I-96. Professional person. Cable & private phone. 522-7378

MAN'S ROOM - Grand River/Middlebelt. $80 per week. One week security deposit. 474-6224

N. WESTLAND, Quiet & clean. Income utilities, kitchen & laundry privileges. Furnished. Non-smoker. $80/week + security. 522-0220

OLD REDFORD
2 unfurnished basement rooms, $270 month. Non smoker, 25 plus. Security required. 531-5778

REDFORD - large efficiency room, garbage employed adult, middle-aged gentleman. $80, first & last week. 532-0661

REDFORD-quiet, clean, no drinking/drugs. Smoking outside of house. Kitchen privileges, $200 mo. plus utilities. Immediate. 534-0108

SOUTHFIELD - Furnished lower level suite includes utilities, laundry & kitchen use. Non Smoker. $310 Security. Leave message 559-6558

SOUTHFIELD- Nice clean furnished room. $85/wk, utilities & kitchen privileges. 552-9015

SOUTHFIELD-S.W. Nice area, clean & quiet. Large room for female. Must like cats $53 per week includes utilities & laundry. Ask about free months rent! 353-0244

SOUTHFIELD - 12/TELEGRAPH Furnished, off street parking, non smoking gentleman. $85/week. 356-2489

TROY - Furnished bedroom bath, kitchen & laundry privileges, for professional lady. 689-7468

WAYNE - ROOMING HOUSE
$45 per week + deposit, includes utilities, laundry, cable, furnishings, kitchen privileges 721-7388

WESTLAND - Wayne/Warren Area near I-275. Room for student or employed non smoking person. Kitchen privileges 525-5784

WESTLAND
$80 per week with private full bath & kitchen facilities
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ATTENTION Actors & Artists, Must be clean, and sober to live with same $230 mo. plus deposit House privileges and storage 535-7951

BERKLEY - 3 bedroom home, appliances, washer & dryer, $85 per week 398-8465

BIRMINGHAM CONDO, mature non-smoking to share furnished townhouse. $285/mo + deposit, includes utilities eves 642-4402

BRIGHTON Female to share house, non smoker, pet possible, large yard, garage, $325 plus ½ utilities. Close to X-ways 1-313-227-8341

FEMALE - non smoker to share 2 bedroom apartment Troy, I-75 area $314.50/month plus ½ utilities. Call between 6pm & 9pm weekdays, or leave message 362-3175

421 Living Quarters To Share

CANTON - female will share 2 bedroom apt. $270/mo. plus half utilities. 397-9738

Female to share 2 bedroom apartment with same in Rochester. $237 month plus ½ utilities. Non smoker. References. 650-0311

FEMALE LOOKING for same to share furnished 2 bedroom, 2 bath luxury apt. as soon as possible. Rochester Hills $365 & ½ utilities, plus 1 month security deposit. 299-5188 or 932-0500

FEMALE WANTED to share 1253 sq. ft. apt. 2 bedroom, 2 bath, Farmington Hills area. $335/mo. + ½ utilities. 442-2322

FEMALE ROOMMATE wanted to share lakefront home, Highland area, graph/Orchard Lake area. No kids or drugs. Leave message 334-5294

FEMALE to share Garden City home with same. $350 mo. Security deposit + ½ utilities. Call ask for Kathy Mon.-Fri., 8am-4pm 466-2188

FEMALE to share attractive 2 bedroom home in Royal Oak. Entire 2nd floor, garage/laundry/storage $350 + ½ utilities. Patti 543-8415

FEMALE to share home with professional or student female. Near Oakland University. Furnished, pool, patio, fireplace. Rent negotiable. 375-4333 or 335-4448

FEMALE WANTED to share 3 bedroom home in Westland, all privileges, $300 month includes utilities 721-7388

HOUSEMATES WANTED
Straight males 3 bedroom home in Eastern Village $350 month + ½ utilities 559-0707

LOOKING for responsible room mate to share my 2 bedroom Westland home. $270/mo plus half utilities Call anytime 722-3566

MALE, mature 30s wishes to share 2 bedroom home in Livonia with same $278/mo + 1/3 utilities 261-5525

MATURE FEMALE to share nice clean Westland apartment with same. $135 bi-weekly 729-1902

MATURE working adult - 3 bedroom home in Redford, room to rent. $300 Share utilities House privileges 533-1274

421 Living Quarters To Share

NEED SOMEONE TO SHARE 3 bedroom home. Includes full house & utilities, $300 a month. First & last required. Call David, 531-8178

NOVI - Roommate to share 3 bedroom, 1½ bath mobile home. Full privileges, $300 per month plus utilities. 474-7707

DOWNTOWN PLYMOUTH HOME
Female smoker to share. $350 month + utilities & security deposit. Over 30, must like cats. 459-9648

PROFESSIONAL to share my Royal Oak home. Own bedroom & bath. $350 per month plus half utilities. House privileges References & security deposit. 548-2177

PROFESSIONAL, male/female, 30 plus to share 2 bedroom, 2 bath, Southfield apt. Immediate occupancy. $337.50, half utilities. 355-5525

REDFORD - 8 MILE & INKSTER
Large bedroom. Full house privileges. Garage. $330 per month. All utilities included. 534-0720

RESPECTABLE, HONEST male to share fine Southfield apt. with older person. Room/board, all facilities including laundry at low rent in exchange for little help 352-1068

RESPONSIBLE PERSON to share 3 bedroom home in W. Bloomfield. $275 month + ½ utilities.
After 5pm 363-8718

RESPONSIBLE WOMAN - non smoker, large Farmington Hills home, 13 Mile & Middlebelt area. $350 Plus utilities 653-4999

ROYAL OAK: Share spacious home, professional female. Own bedroom $450/mo plus ½ utilities. Prime location. Call, 398-1765

SHARE CONDO in Ferndale - $250 per month plus 1/2 utilities Call after 5PM 541-8478

SOUTHFIELD - share charming 4 bedroom home in quiet neighborhood. All privileges including laundry. $250 + ½ utilities 348-1831

SOUTHFIELD - same male, late 20's, to share 3 bedroom ranch, $275 month + utilities. Call after 6pm 559-6922

SOUTH REDFORD - Male or female to share 3 bedroom ranch with professional male $300 per month plus security 537-5305

421 Living Quarters To Share

RESPONSIBLE Roommate needed for large Farmington Hills townhouse. Enjoy a peaceful, creative vegetarian, non-smoking environment. $350 includes all 476-1781

ROCHESTER HILLS - Straight, non smoker or drinker, women preferred, over 40. Furnished, large carport. $300/month + security. 852-0653

SOUTHFIELD. Furnished Room, Kitchen, Laundry, Employed Female, Non-Smoking Preferred. Call, 357-0021

SOUTHFIELD - Roommate wanted to share expenses 2 bedrooms, 2 baths, $350/month + utilities. Available Oct. 1. 476-7328 355-1818

STRAIGHT Male seeking to share wood level house in Plymouth Township. $325 per month plus half utilities Call after 4pm 420-2444

SYLVAN LAKE - Telegraph/Orchard Lake Road area. Respectable person to share home. Furnished room, lake privileges, utilities included $250 per month 681-7806

TELEGRAPH/WARREN AREA
Will share fully furnished home, $290 month includes utilities + deposit. 536-8954

TROY 3 bedroom Ranch, 2 full baths, air. Close to expressways. No children, pets or smokers. $325 + half utilities 528-3883

421 Living Quarters To Share

W. BLOOMFIELD estate - Spacious home & grounds. Young professional. Bachelor/bachelorette. All utilities included $325/mo 855-5067

422 Wanted To Rent

APARTMENT or Room with kitchen privileges. Oakland County. No smoking, no pets $250 maximum. Call 446-5929

SMALL CORPORATE FAMILY seeking to rent your house or apartment for the winter months. Bloomfield area schools necessary. References provided Call 647-4535

WANTED - Furnished sleeping room in a neat home with kitchen & laundry privileges, bet. Adams, off E. Maple in Birmingham 642-1520

STRAIGHT Male seeking to share wood level house in Plymouth Township. $325 per month plus half utilities Call after 4pm 420-2444

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TROY 3 bedroom Ranch, 2 full baths, air. Close to expressways. No children, pets or smokers. $325 + half utilities 528-3883

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ADULT FOSTER CARE home, country living for elderly ladies, semi or private room. 24 hr supervision. Oxford Twp 391-2885 or 628-0965

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BIRMINGHAM near downtown - 1 garage for rent, reasonable. Call mornings or evenings 646-2377

GARAGE FOR RENT - Redford area $100/mo 255-0371

LARGE STORAGE
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$285 mo. - Call after 5pm 474-2290

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