



RANCHO CIELO HOA
FEBRUARY/MARCH
2024



NEWSLETTER

Emergency Management CERT Training Interest List Now Forming

The Community Emergency Response Team (CERT) program educates volunteers about disaster preparedness for the hazards that may impact their area. It trains them in basic disaster response skills, such as fire safety, light search and rescue, team organization, and disaster medical operations.

The program falls under the Federal Emergency Management Agency's jurisdiction and is standardized nationwide. Certification training consists of eight mandatory three-hour sessions and a final disaster simulation exercise.

Planning for RSM CERT Class #2 is now underway. Residents of Rancho Santa Margarita are asked to complete this [interest form](#) to be contacted when the 2024 dates are confirmed and applications are accepted. 2024 CERT Training dates and times are TBD.

Call Emergency Management at (949) 709-7593 for more information.

IMPORTANT ENCLOSURES **Alert OC – Stay Informed**

Orange Counties Emergency Notification System
Be sure to register today.

READY, SET, GO HOME ASSESSMENT

A Wildfire home assessment with a Fire Department Representative who will give you tips on how to better protect your property from a wildfire.

Management Team Community Manager

Denise Mitchell
Direct Dial: 949-490-5545
denise@vintagegroupe.com

Community Specialist

Elena Sanchez
Direct Dial: 951-215-2685
elena@vintagegroupe.com

Vintage Group
Phone: (855) 403-3852
Fax: (800) 996-3051
www.vintagegroupe.com

Address:
100 Pacifica, Suite 340,
Irvine, CA 92618

Important Links

Access your Community Portal account
[Caliber Portal \(FrontSteps. Cloud\)](#)

Community Website
[Rancho Cielo Homeowners Association](#)

VG
VintageGroup



#INSURECA

CONSUMER ALERT

California Insurance Commissioner Ricardo Lara

Consumer Alert for Winter Weather

February 2, 2024 — As areas of California are awaiting the arrival of a series of winter storms, Insurance Commissioner Ricardo Lara is taking action to ensure residents and businesses are aware of what their insurance may or may not cover during their recovery.

Many people may not be aware that homeowners', renters', and commercial insurance policies typically exclude flood, mudslide, debris flow, and other similar disasters, however they may cover water damage from wind-driven rain that occurs during a storm and damage from fallen trees.

Vehicle damage

If your vehicle was damaged by falling debris or flooded, you may have coverage under a comprehensive policy.

- Unlike a standard homeowners' insurance policy which typically does not cover you in the event of a flood, your auto insurance policy may cover your vehicle if it is damaged in a flood if you have purchased comprehensive coverage.
- Comprehensive auto insurance coverage protects your vehicle in the event of flood damage.
- While only liability coverage is required by law, you should consider comprehensive coverage to protect your vehicle in case of storm damage.
- You should call your insurance company to report the damages and take pictures and keep records of all clean up and repair costs.

Fallen tree damage

Damage caused from fallen trees are generally covered under all standard homeowner policies. There may be exceptions. Please consult with your agent or your insurance company.

Damaged vehicles as a result of flood or fallen trees are generally covered under the "Comprehensive or Other than Collision" portion of the auto policy. Check your auto insurance declaration page to see if this optional coverage was purchased and in effect at the time of loss.

Top Ten Tips for People Affected by Winter Storms

The California Department of Insurance has posted a [Top Ten Tips for People Affected by Winter Storms](#) to answer questions about what consumers' insurance policies may cover. Consumers can take the following steps to recovery after a winter storm:

- Obtain complete copies of your insurance policy and see what type of storm damage is covered.

- Consult with your agent or insurance company to see if damage caused from fallen trees are covered under your insurance policy.
- Check if damaged vehicles as a result of flood or fallen trees are covered under the “comprehensive” or “other than collision” portion of your auto policy.
- Check your deductible and assess the situation. If the damage is below the deductible, the insurance company would not be obligated to pay. Of course, move forward to report the damages to your insurance company if the damages exceed your deductible.
- Make temporary repairs to prevent your property from further damage. Take pictures and keep records of all clean up and repair costs. Don’t make permanent repairs until the insurance adjuster sees the damage.
- Document all of your conversations with your insurance company/adjuster about your claim and policy limitations in a dedicated “claim diary.” If your adjuster says something is excluded, limited, or subject to certain conditions, ask the adjuster to point out the specific provision in your policy being cited.

The Department of Insurance can help consumers with insurance coverage or claim questions. Contact us at our consumer hotline at 800-927-4357 or through online chat or email at insurance.ca.gov.

Updates & Reminders

SAFE LISTING A VEHICLE

Need to safelist a guest vehicle? Vintage Group Patrol Services has an easy way to do so. Please email safelist@vintagegroupre.com with the dates, make/model/plate# and a pass will be emailed to you for your vehicle dashboard.

RFID TAG/KEY FOB INFORMATION

If you need a replacement RFID tag for your vehicle or you have purchased a new vehicle, please contact Management to obtain the Transponder Form to complete and send back along with a copy of the current registration for the vehicle. The cost for the replacement RFID tag is \$25.00 per tag.

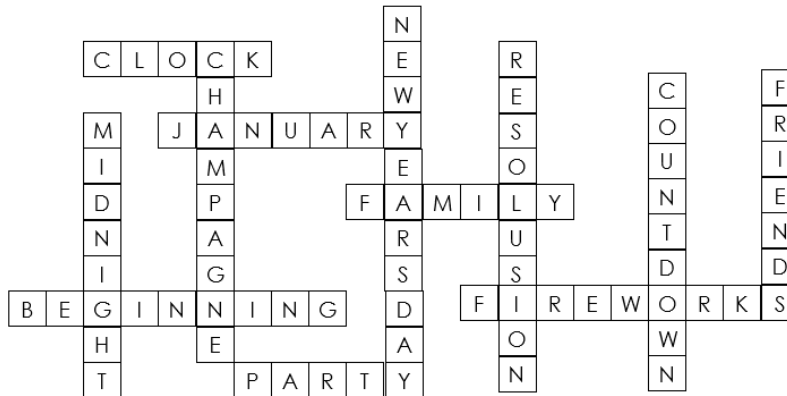
NEXT MEETING DATE

The next Board of Directors meeting is scheduled for Thursday, February 29, 2024, and Wednesday, March 27, 2024. Please watch your email for the zoom link.

IMPORTANT EMAIL-ALERT NOTIFICATIONS

We would like to take this opportunity to remind owners that there is an Email-Alert list used by Vintage Group to communicate about association related business. We want to make sure all members are receiving these communications, so please be sure to contact management and provide your email address.

ANSWERS TO DEC/JAN NEWSLETTER CROSSWORD PUZZLE



ACROSS

2. A mechanical or electrical device for measuring time.
8. First month of the year.
9. All descendants of a common ancestor.
10. The point in time at which something starts.
11. Low explosive pyrotechnic device used for entertainment purposes.
12. A social gathering of invited guests.

DOWN

1. January 1st
3. A white sparkling wine.
4. A firm decision to so or not do something.
5. Counting numerals in reverse order to zero.
7. Twelve o'clock at night.





**STAY ONE STEP AHEAD
OF EMERGENCIES**

AlertOC IS AN EMERGENCY NOTIFICATION SYSTEM

It keeps Orange County communities and community members informed of immediate life-threatening events, including earthquakes, wildfires, landslides, pandemic, flooding, gas or chemical leaks, and more.

Alert OC is operated by the County in collaboration with local cities.



REGISTER TODAY



A Wildfire Home Assessment is a meeting at your home with a Fire Department representative, who will give you tips on how to better protect your home from a wildfire.



Don't wait.
Set up a
FREE Home
Assessment to
protect your
home today.



Orange County
Fire Authority

www.ocfa.org/RSG

Experts can't tell you when the next wildfire will happen, but they do know that wildfires can happen at any time in Southern California. Many residents have not taken the most basic steps to protect their families, homes and neighborhoods from Orange County's #1 fire risk.

During your FREE Wildfire Home Assessment, the outside of your home and property, along with other risk factors, will be evaluated. Then, you'll be given specific steps you can take to reduce your home's vulnerability to wildfire.

Many proven tips to help your home survive a wildfire are available 24/7 at ocfa.org including:

Landscaping	Construction	Safety
<ul style="list-style-type: none"> Plant Selection Spacing Separation Dead & Dying Plants Fuel Modification Creating Defensible Space Vegetation Management 	<ul style="list-style-type: none"> Balconies & Decks Chimneys Fences Garages Patio Covers Rain Gutters Roofs, Eaves, & Vents Walls and Siding Windows 	<ul style="list-style-type: none"> Ember Awareness As Wildfire Approaches Wildfire Evacuation If You Get Trapped Disaster Kits & Go! Bags Red Flag Warnings

Homes survive wildfires because of what you do to prepare for them ahead of time, not by fate or luck. No matter where you live, or how much money you can spend, there are things that you can do right now to help protect your home.

For more information, please visit the OCFA website or call **(714) 573-6774** to schedule a wildfire home assessment.

