

VILLAGE HOMEOWNERS ASSOCIATION

SUMMARY OF ASSOCIATION'S INSURANCE POLICIES

Property and General Liability Policy

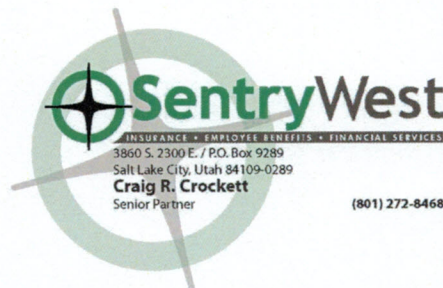
1. The association does maintain a policy of Property and General Liability Insurance.
2. The name of the insurer is QBE/Community Association Underwriters.
3. The policy limit of the Property Insurance is GUARANTEED REPLACEMENT COST.
4. The project limit of Liability Insurance is \$3,000,000.
5. The Directors & Officers Liability Insurance limit is \$2,000,000.
6. The Property Deductible carried by the HOA is \$25,000 Per Occurrence

Earthquake Insurance

1. The Association does maintain a policy of Earthquake Insurance.
2. The amount carried is \$10,000,000.
3. The deductible is 10% Per Building

Unit Owner's Insurance

Each individual unit owner is responsible to maintain a unit owners insurance policy to insure all personal property contained within the unit, personal liability and at least **\$25,000** of **Coverage A Dwelling** to provide **PRIMARY** insurance for damage to the building structure and unit from losses that are caused by the unit owner/occupant and or items which are the unit owners responsibility to maintain repair and replace. The purchase of a Homeowners Form 6 policy will provide this type of protection. It is also recommended that each unit owner also obtain Earthquake Loss Assessment protection to assist with paying the unit owners share of the Earthquake deductible expense



- For a certificate of insurance, please call us today or send your request to eo@sentrywest.com
- Need a quotation for an HO-6? Visit our website at www.sentrywest.com
- We have competitive markets and the expertise to assist you.