

BREWSTER INSURANCE GROUP^{INC.}

Notice Regarding Insurance for: Windrift Condominium Owner's Association, Inc

02/07/2023

Dear Homeowner,

This is a reminder of insurance coverage Windrift Condominium Owner's Association's policy with American Family Insurance, serviced by Brewster Insurance Group.

What you need to know:

Should damage occur to your unit: you are responsible for any damage up to, and/or, including the deductible amount on the Master Association Policy which will be **\$10,000**. This can be taken care of by the Real Property or Coverage A on your condo or HO6 policy. We have included a checklist for your convenience to assist you in reviewing your coverage with your current insurance provider.

Your personal Condo (HO6) policy and the Master policy work together to provide your home protection.

1. The master policy covers the entire structure including any betterments and improvements to your unit less the deductible of the Master Policy which is \$10,000.
2. The Unit owner policy (HO6) covers the items on the included checklist. For damage to your unit, any claim under \$10,000 is filed with your HO6 policy. Any Claim over \$10,000 is filed first with the Master policy and the Association will assess the unit owner(s) who experienced damage their portion of the deductible. The unit owners can decide if they would like to file a claim with their personal insurance company- HO6 policy- or pay their portion of the deductible out of pocket.
3. **Please note: Loss Assessment coverage on your personal policy is extremely important and it's typically a very low cost to carry an increased limit.**

We welcome you to call our office for a complimentary coverage review!

Please contact us with any questions!

Brewster Insurance Group, Inc.

Kandace Brewster- Owner/Agent: kbrewste@amfam.com

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www.BrewsterIns.com



Personal Insurance Checklist

Consult your Personal Insurance Advisor on your unique situation.

Policy Type	HO 6 (commonly referred to as a Condominium Owners Policy)
Coverage A	Real Property – (Dwelling Coverage) should be a minimum of your Association policy deductible which is \$10,000.
Coverage B	Personal Property Coverage for all of your belongings
Deductible	A higher deductible will lower your premium (If your home and the master policy are both insured with American Family- this deductible is waived when there is damage to your home from an insurance covered loss)
Coverage C	Loss of use (actual loss sustained up to 12 months for additional living expenses in the event your unit is uninhabitable due to a covered loss.)
Personal Liability	Up to \$1 Million Available
Medical Expense	Up to \$25,000 Available
Options & Endorsements-	<ol style="list-style-type: none"> 1. Extended coverage on valuables such as jewelry, watches, furs, collectibles 2. Loss assessments, increased limits (typically available up to \$50,000) 3. Identity fraud expense coverage 4. Earthquake 5. Earthquake Loss Assessment (not all carriers may offer this). 6. Back up of Sewer/Sump Pump- Structure AND Contents Coverage – recommend \$10,000 (to cover master deductible) 7. Flood Insurance
Rental Units	If your home is a rental, a landlord policy should be purchased. You should also mandate a renter's policy or HO4 policy from your tenant.
Umbrella	Consider purchasing a Personal Insurance Umbrella for a catastrophic liability suit.

The agent for the master policy is:

Brewster Insurance Group, Inc.

American Family Insurance

Office: 801-966-4571

Kandace Brewster- Agent/Owner: kbrewste@amfam.com

Loss Prevention and Claim Tips

To reduce the likelihood of damage to your home and possible damage to a neighbor's home the following are a few "loss prevention" measures that should be followed:

When your unit will be unoccupied for more than a few days:

- Turn off the water to the inside of your home
- Leave heat on in the winter to avoid freezing

Daily considerations:

- Replace rubber washing machine hoses with no-burst woven metal hoses.
- Have clothes dryer vents checked and cleaned on an annual basis. Always remove lint from filter after each use.
- Keep smoke alarms in good working condition.
- Consult with a professional when unable to remedy unusual persistent odor, or when events occur that seem to suggest appliances or other home equipment are near the end of their life span.
- Have a trusted neighbor or family member check your home periodically while you are away.
- Replace water heaters on a regular basis every 7-10 years.
- Consider installing a monitored home protection system for things like fire, burglary, water detection and carbon monoxide.

When a loss occurs:

Take action to prevent further damage to your unit. For example, it may be necessary to call an emergency restoration company to start water extraction if the water damage has occurred inside your unit.

The next steps would be to contact the following:

- Contact your own insurance company and report the damage to your unit. They will assist you in getting the repair process started with the restoration company you selected.
- If your estimates from the restoration company are close to or exceeding the master policy deductible, please contact your Property Manager or Board Member to report the incident.
- If these individuals are not available, contact the association's insurance agent at **801.966.4571**. As the representative for the association, they will only submit a claim to the insurance company after approval from the Board or Property Manager has been received. Only in rare situations will we do otherwise.