

BREWSTER INSURANCE GROUP^{INC}

Notice Regarding Insurance for: Chase Creek Condominium Homeowner's Association

January 18, 2022

Dear Chase Creek Condominium Homeowner,

This is a reminder for the Chase Creek Condominium's Master 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 your HO6 policy and then a 2nd claim is opened with the Master policy.

Please contact us with any questions!

Brewster Insurance Group, Inc.

Kandace Brewster- Agent/Owner:

brewsteragency@amfam.com PH: 801-966-4571

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
	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, collectibles2. Loss assessments, increased limits to \$50,0003. Identity fraud expense coverage4. Earthquake5. Earthquake Loss Assessment (not all carriers may offer this)6. Back up of Sewer/Sump Pump- Structure AND Contents Coverage (not all carriers may offer contents coverage)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 Chase Creek Condominium's master policy is:

Brewster Insurance Group, Inc.

American Family Insurance

Office: 801-966-4571

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

Brewster Insurance Group would be happy to provide you with a complimentary coverage review for your individual Condo, Auto, Life and Umbrella policies. We have great discounts and your homeowner's deductible is waived when both you and the association suffer damage from a loss. Please call our office to set a time for your review. 801-966-4571