



L. Troy Buford Insurance Agency  
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To: Countryside HOA Owners

Re: HOA Insurance Coverage 2021-2022

This insurance information is being sent to you at the request of the Countryside HOA Board of Directors.

The Association maintains a master policy to protect your unit against loss from fire, water, wind, hail, and smoke damage, all at full replacement cost. This includes the structure, cabinets, counters, floor coverings, wall coverings and textures, lighting fixtures, and plumbing fixtures. Any upgrades to your unit are also covered, however it is the responsibility of the homeowner to document such upgrades in the event of a loss. Homeowners are strongly encouraged to document the interior of their units with photos, videos, and/or copies of receipts and contracts and to store this documentation in a safe place such as a safe deposit box or other secure off-site location.

Each homeowner is responsible for personally insuring themselves against the Association's policy deductible for Building Property insurance as typically referred to in a Condo policy (form HO-6) and is currently set at \$10,000. Homeowners are also responsible for insuring their furniture, furnishings, artwork, clothing, jewelry, and other personal items and for carrying personal liability insurance. **Also recommended is a minimum \$5,000 limit for Sewer Drain Backup protection on your personal Condo policy.** Homeowners should consult their personal insurance agent to confirm that they have adequate insurance coverage.

Homeowners with long term tenants need to insure for the \$10,000 property deductible even though the tenant may be carrying insurance on their own contents.

The Association also maintains insurance against damage caused by earthquakes.

Please feel free to contact my office directly if you have any questions regarding the Association's insurance coverage or steps you should take to provide adequate insurance for your personal situation.

Respectfully,

L. Troy Buford, Agent

801-746-7588

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