

**Chateau Foret Homes Owners Association, Inc.**  
**SUMMARY OF ASSOCIATION'S INSURANCE POLICIES**  
**11/01/22 TO 11/01/23**

**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 Topa Ins. Co./United Underwriters Group Insurance.
3. The policy limit of the Property Insurance is Replacement Cost.
4. The project limit of Liability Insurance is \$2,000,000 Occurrence/\$4,000,000 Aggregate.
5. The amount of the deductible on the Property Insurance is \$25,000.
6. The Directors & Officers Liability Insurance limit is \$1,000,000. The name of the insurer is Cincinnati Insurance.

**Flood Coverage**

**\*\*coverage applies only to the following properties\*\***  
4850-4852 Highland Circle, 4850-4868 Highland Circle (Carports), 4860 Highland Circle,  
4864 Highland Circle, 4868 Highland Circle

Coverage Limit: \$4,165,000  
Deductible: Flood 2% per building  
Premium: \$8,398.16

**Unit Owner's Insurance**

Each individual unit owner is responsible to maintain a unit owner's insurance policy to insure all personal property contained within the unit and the personal liability of the unit owner. At least **\$25,000** of Coverage should also be included to provide primary insurance protection for damage claims to the unit that are less than or equal to the deductible of the Association's master policy. Also suggested is at least \$25,000 of Loss Assessment coverage and \$25,000 of Water Sewer Backup coverage. The purchase of a Condominium Unit Owner's or Homeowners Form 6 policy will provide this type of protection.

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

