

Chateau Foret Homes Owners Association, Inc.
SUMMARY OF ASSOCIATION'S INSURANCE POLICIES
11/01/23 TO 11/01/24

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 Benchmark Ins. Co./United Underwriters Insurance Group.
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: Earthquake 10% per building/Flood 2%
Premium: \$11,417.30

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
- Need a quotation for a HO-6? Visit our website at www.SentryWest.com
- We have competitive markets and the expertise to assist you.

