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## Prairie Ridge Condo Association Residents

### PLEASE READ CAREFULLY

March 8, 2025

The Board of Directors for Prairie Ridge Condo Association has elected to renew the Master insurance policy with Farmers Insurance for 4-1-25 to 4-1-26. It's extremely important to make a change to your Personal HO6 Townhome policy. **Please forward this letter to your personal Townhome HO6 Insurance agent to make sure you are covered for both Building and Loss Assessment Deductibles.**

**The Master policy for your Association includes coverages for Building, Unit Owner's, and Improvements and Betterments coverages with a \$25,000 deductible per occurrence and a 5% Wind/Hail Deductible per Building.**

**Please make sure your personal HO-6 Townhome agent has Building A- Coverage at \$25,000 and Loss Assessment Coverage at a MINIMUM OF \$20,000 as this will pay your portion of the 5% Wind/Hail Master deductible.**

The Master policy's property deductible is \$25,000 per occurrence with a 5% Wind/Hail deductible per Building for all covered losses and you could be responsible to pay this deductible in the event of a claim. In order to adequately protect yourself, it is essential that you purchase an HO-6 Townhome policy from your personal insurance agent or my agency. Make sure your HO-6 homeowner's carrier does not limit the amount of recovery for this deductible in the event you are responsible to pay it. Also remember the Association Master policy does not provide insurance coverage for personal furnishings, contents, or belongings of the Unit Owners nor does it cover personal liability of the unit owners, this coverage is also provided by your HO-6 policy.

Feel free to have your personal agent contact us directly with any questions they may have on the Master Policy.

If you have a service needs or certificate of insurance, please contact my office at 952-469-3188.

We look forward to serving you.

Daniel Enger

**Prairie Ridge Condo Assoc**  
**Include“ALL-INCLUDED”Coverages**  
**TOWNHOME / CONDOMINIMUM**  
**BUSINESSOWNERS POLICY COVERAGE EXPLAINER**

**Farmers’ Townhome Master Policy provides coverages below:**

- **Included = Structure plus coverage for all permanently installed fixtures and appliances and Improvements and Betterments.**

**The following are examples of items covered under this policy:**

- Building framing, studs, joists, shingles and siding
- Windows, frames, casings and trim
- Furnace, central air conditioner, hot water heater
- Interior doors, frames and trim
- Interior wall
- Plaster board framing or drywall on the inside, including a primer or seal coat
- Screen door on the outside
- Sliding glass door, frames and trim
- Glass in the windows and doors
- Bathtub and shower
- Electrical runs, duct work and plumbing runs
- Fireplace
- Light fixtures and lights
- All floor coverings including carpeting, wood, vinyl or tile
- All cabinets and book cases
- Baseboard, molding and trim
- Toilets, vanities and decorative hangings
- Wall coverings (e.g., wall paper, or wainscoting) and second coat of paint
- Appliances including, ovens, ranges, range hoods, microwaves, refrigerators, dishwashers, water purification systems (including softeners), clothes washers and dryers

*This list is meant to be helpful to understand the general differences in the habitational policy; it is no guarantee of coverage. Please refer to the policy for ultimate coverage interpretation.*