

THE ANCHORAGE CONDOMINIUM ASSOCIATION INSURANCE INFORMATION

Dowling and O'Neil Insurance Agency provides the Master Policy insurance and it is written according to the by-laws of The Anchorage Condominium Association. Currently, the master policy contains a \$10,000 deductible for all covered losses other than Windstorm/Hail. Contact information is as follows: Dowling and O'Neil Insurance Agency 973 Iyannough Rd., P. O. Box 1990, Hyannis, MA 02601 (800) 640-1620. Request to speak with the Client Manager servicing The Anchorage Condominium Association in Harwich Port MA New owners and unit owners refinancing their units will need a certificate of insurance. A certificate may be requested online at www.doins.com and click on "Certificates". If you are having issues obtaining a certificate ONLY after contacting Dowling and O'Neil, issues and questions regarding the master policy can then be directed to the insurance committee. Each unit owner must carry their own Condominium Unit Owners Policy (HO6) specifically designed for condominium unit owners. When you speak with your personal insurance agent, we strongly suggest that you address the master deductible, *building coverage, loss assessment, liability, and any personal property you deem important enough to insure. *It is strongly recommended that you carry some building coverage for not only the master deductible, but for improvements and betterments as well as to cover gaps that may exist between the policies. The adequate amount should be suggested by your agent. Please understand that your first source of coverage information should be your Master Deed and Bylaws. Please provide these to your insurance agent. The By Laws govern the master policy that is in place. All certificate requests MUST go through Dowling and O'Neil Insurance Agency and if any problems with requesting your certificate online, you may then reach out to Dowling and O'Neil Insurance Agency.