



Highview Meadows Colonial Association

The Master Policy for your Association through Farmers Insurance Group is a Special Form, "All In" policy that has a term length from 10/16/2026 to 10/16/2027.

Deductible

The Association's Master Policy provides blanket building coverage in the amount of \$16,605,300 with a \$25,000 deductible per occurrence and a 2% wind/hail deductible per building. The policy provides replacement cost coverage and insurance against direct physical loss, with some exclusions such as floods and earthquakes. In the event of a loss, you could be responsible for paying for a part or all the deductible. For this reason, it is recommended that your Loss Assessment Endorsement coverage be a minimum of \$25,000. We recommend Coverage A on the HO6 policy be \$25,000.

Important! Some carriers are adding exclusions and/or limitations to HO6 assessment coverage, including, but not limited to, capping loss assessment coverage. Please reach out to the carrier of your HO6 policy to ensure your policy fully covers you in the event of a loss.

FAQ's & Other Information

Q. What does "All In" coverage mean?

- All In coverage includes everything permanently and physically attached to the building. It does not provide coverage for personal property or liability for the unit owners. It is the responsibility of each unit owner to purchase an HO6 policy with a carrier of their choice.

Q. What should an HO6 policy cover?

- The HO6 policy should provide the following protection:
 - Personal Belongings (furniture, clothing, household goods, etc.)
 - Personal Liability
 - Loss Assessment Endorsement
 - Sump Pump/Sewer Endorsement
 - Coverage A \$25,000

Q. Whom do I contact in the event of a claim?

- All claims should be reported as soon as possible. Contact your Association's Property Manager. This can help to minimize losses and get your immediate help in dealing with your claim. You should also contact the agent of your HO6 policy.

If you, or your personal insurance agent, have questions about the Association's Master Policy, or need a certificate of insurance, please call our office at (800) 236-3447.

Thank you,
Matthew Volgren

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