



AmFam.com

1-800-MY AMFAM® (692-6326)

J Seth Buxton Agency Inc

Seth Buxton Owner

623-572-5757

jbuxton1@amfam.com

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## Sun Air Estates #1 Condominium Association

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Attention: All Owners, Renters, and Landlords

Seth Buxton Agency Inc of American Family Insurance now carries the Master Insurance Policy for Sun Air Estates #1 Condominium Association. This letter highlights coverage provided by the master and the critical coverage you should obtain.

The master policy has a \$25,000\* all perils deductible for all units and real property for all-risk replacement coverage. The master policy is written to protect the units as originally constructed including finishes and fixtures in conformity *\*The association can specially assess you for claims under the Master Policy or for claims emanating from your home.*

In addition to the Master Policy (paid for by the HOA) it is highly recommended that you also have additional coverage as appropriate. This additional coverage is 100% your responsibility to research, obtain and make payment. ***Please consult with your personal insurance agent to ensure you are covered correctly*** or contact your Master Policy agent Seth Buxton for a consultation or a no obligation quote.

**OWNERS- It is recommended that you have ALL of the following types of coverage:**

- **Replacement Protection for your interior real property, improvements, betterments and fixtures-**Owners are responsible for interior improvements, renovations, and betterments. You are responsible for any alterations since the original construction of your unit, including, but not limited to, flooring, wall coverings, fixtures (water facets, toilets, etc.), appliances, cabinets, windows and doors.
- **Replacement coverage for your contents-** Replacement protection is needed for losses arising from fire, wind, hail, theft, vandalism, pipe-freezing, and other broad-form perils. This coverage would replace items such as furniture, television, clothes, etc. in the event of a loss. *The HOA's Master Policy would not cover this.*
- **Personal Liability-** Personal Liability provides you, and your family living with you, liability coverage when you are legally responsible for someone's bodily injury or property damage resulting from an accident, negligent acts by you or your household members (on or off premises), and the acts of pets. For example, a guest in your home trips and breaks his leg or you injure someone while skiing. *The HOA's Master Policy would not cover this.*
- **Loss Assessment Protection-** The HOA can specially assess you for claims under the Master Policy or for claims emanating from your home. To off-set deductibles, we strongly recommend obtaining loss assessment coverage with a limit of not less than **\$50,000.** *The HOA's Master Policy would not cover this.*
- **Loss of Use-** This is coverage for extra expenses incurred from a loss inside your unit. This coverage can pay for lodging, meals, laundry, and other day-to-day expenses not expected from the loss of the use of your home. *The HOA's Master Policy would not cover this.*

**Your American Family Agent is:**

Seth Buxton

J Seth Buxton Agency Inc

jbuxton1@amfam.com

AGENT PHONE: (623)572-5757

**RENTERS- It is recommended that you have ALL of the following types of coverage:**

- **Replacement protection for your contents-**  
Personal belongings (furniture, television, clothing, dishes, etc.) of a renter are not covered by the landlords insurance, or the Master Policy of the HOA.
- **Personal Liability-**  
Personal Liability provides you, and your family living with you, liability coverage when you are legally responsible for someone's bodily injury or property damage resulting from an accident, negligent acts by you or your household members (on or off premises), and the acts of pets. For example, a guest in your home trips and breaks his leg or you injure someone while playing sports. *The HOA's Master Policy would not cover this, and may not be covered by the landlord's insurance.*
- **Loss of Use-**  
This is coverage for extra expenses incurred from a loss inside your unit. This coverage can pay for lodging, meals, laundry, and other day-to-day expenses not expected from the loss of the use of your home. Your landlord is not responsible for these costs in the even of a loss. *The HOA's Master Policy would not cover this, and may not be covered by the landlord's insurance.*

**LANDLORDS- It is recommended that you have ALL of the following types of coverage:**

- **Replacement Protection for the interior real property, improvements, renovations and alterations-***The HOA's Master Policy will not cover this.*
- **Replacement protection for your contents-**  
Replacement protection is needed to cover any contents used to service the property, such as a snow-blower or lawnmower. *The HOA's Master Policy will not cover this.*
- **Personal Liability-**  
Personal Liability protects you from the injuries on the premises to your tenant or guests of the tenant. *The HOA's Master Policy will not cover this.*
- **Loss Assessment Protection-**  
The HOA can specially assess you for claims under the Master Policy or for claims emanating from your home. To off-set deductibles, we strongly recommend obtaining loss assessment coverage with a limit of not less than **\$50,000**. *The HOA's Master Policy would not cover this.*
- **Loss of Use-**  
To cover up to 12 months of rents if the property is uninhabitable because of a covered event, such as a fire or a pipe-break. If a tenant has to move out because of a loss, this coverage can reimburse you for the time it takes to rehabilitate your property. *The HOA's Master Policy will not cover this.*

**Loss Assessment Protection**

Loss Assessment is one of the most critical coverage you will need on your home and costs about \$1 per \$1000 of coverage or less per year. To ensure you are not stuck paying out of pocket if you are assessed for a covered loss, make your loss assessment coverage will do the following:

- Will respond if you are the only one assessed
- Has no sublimits. Some insurance carriers have a \$1000 max sublimit if used for a deductible. In this scenario you could be stuck with any amount over the \$1000 assessed.
- Understand if the loss assessment has a deductible. Many companies like American Family have a \$0 deductible when accessing loss assessment coverage.
- Covers special/all-risk perils

**Mortgage Company Requirements**

You are required to have insurance coverage on your home and it is likely your mortgage company will want to verify coverage by the Master Policy. In order to send them verification, American Family will need to the following:

1. Your name(s) as it appears on the mortgage loan and your property address.
2. The name, address, loan number, and fax number of your mortgage company.

Please submit this information to Seth Buxton via email: [jbuxton1@amfam.com](mailto:jbuxton1@amfam.com) Fax 855-897-1117

**Any questions? Please don't hesitate to call our office at 623-572-5757.  
THANK YOU! - Seth Buxton and the rest of the Buxton Agency team!**

