



To: Heritage Greens Paired Home
Fr: Alex Helmer / SF Insurance Group
Re: Renewal of the master policy

The Heritage Green Paired Home has maintained Acuity Insurance Company as the insurance carrier for the 2024/2025 term. SF Insurance will remain as the agency handling the insurance.

Please find the attached certificate for your file. A few key points to remember as a unit owner:

1. The master policy now has a \$10,000 All Peril Deductible & 5% PER BUILDING deductible.
2. Unit owners are responsible for securing insurance on their own unit to cover the interior of their Particular space. An HO6 policy is the correct policy for a unit owner who occupies the unit. Your deductible may be lower than the master policy. As a result, please be sure your HO6 policy will cover the difference or be willing to pay the difference if the situation should arise. **Loss Assessment** or deductible gap coverage is available with most HO6 policies at very minimal premium. This **MAY** cover the difference between the association's deductible and the unit owners. (Please call your agent for verification).
3. If you are **NOT** living in your unit and are renting it to someone, please make sure you have the correct policy in force. An HO6 policy for this exposure is very different from an owner occupied HO6. Please call your agent to make sure you have the correct coverage.
4. In the event of a claim to the inside of one of your units please call your personal insurance agent who holds your HO6 policy first then notify the property manager in case there is damage to both the inside and outside.
I appreciate the opportunity to be the agent holding the association policy and I am always available for questions, concerns, or comments from any unit owner, board of directors, or your personal insurance agent. Please feel free to call or email me at any time.

Respectfully,
Alex Helmer, Premier Agent
SF Insurance Group
715-381-5478
ahelmer@sfinsurancegroup.com

HUDSON 715-381-2846
NEW RICHMOND 715-246-2001

OSCEOLA 715-294-5972
ST. CROIX FALLS 715-483-2304

SOMERSET 715-247-4995
CHISAGO CITY 651-257-7502

FOREST LAKE 651-982-2005
STILLWATER 651-982-2005

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