



**Green Valley Villas West
Condominium Association**

460 S. Paseo Quinta, Green Valley, AZ
85622

(520) 393-7891 – Fax (520) 393-7893

admin@villaswest.org

website: villaswest.org

Insurance Coverage for Your Villa

- The association is not responsible for damages to the inside of the villa caused by roof leak (Section 5.1 of the CC&R's). Also, if there is an insurance claim applicable to the Association policy which has a \$5,000.00 deductible, the villa owner(s) benefitted by the claim are responsible for the deductible.

- All villas owners should have their own **"HO6"** insurance policy to cover their personal property and any betterments made to their villa. In addition, check with your insurance policy to see if it currently provides for "gap" insurance to cover the \$5,000.00 deductible. American Family is the current Association's liability carrier and they provide gap coverage on any "HO6" policy written for a villa. You may want to be sure your insurance policy covers **"loss of use"** in the event you cannot stay in your villa due to some insurance claim.

- If your villa is being leased, you should also talk to your insurance company about **"loss of income"** due to some insurance claim. If you have long term renters, you should also talk to them about having **"renters insurance"** to cover their personal property and the cost of housing in case they must move out of their villa due to some insurance claim.