



**Green Valley Villas West
Condominium Association**

460 S. Paseo Quinta, Green Valley, AZ 85614

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Insurance Coverage for Your Villa

- The association is not responsible for damages to the inside of a villa caused by a roof leak (Section 5.1 of the CC&R's). 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, they should check with their 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. Owners may want to be sure their insurance policy covers **"loss of use"** in the event they cannot stay in their villa because of an insurance claim.
- If a villa is being leased, owners should also talk to their insurance company about **"loss of income"** due to an insurance claim. If owners have long term renters, the owner should also talk to their tenant 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 an insurance claim.