



**ROBERT MICKELSON, AGENT
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March 11, 2020

TO: The Colony at Edina Condominium Association Owners

RE: The Colony at Edina Condominium Association Master Policy

Effective 4/1/2020, your Homeowners Association Board elected to renew your master association insurance with the Bob Mickelson Agency with American Family Insurance.

The master association policy covers the buildings and liability among other items. The master policy does not cover carpeting, wall coverings, or improvements & betterments. The deductible on the master policy is \$20,000. The master policy has a separate 2% wind/hail deductible. Should a loss occur for wind or hail you could be assessed 2% of the building value. The wind/hail deductible could be up to \$3,494 per unit if evenly assessed.

Please contact your personal insurance agent to confirm that your HO-6 policy includes adequate building and loss assessment coverage for either deductible.

The Colony at Edina Condominium Association strongly recommends owners carry their own HO-6 policy with loss assessment coverage.

If you have any questions about how to structure your own insurance, please contact our office at (651) 636-9952.

Your association manager, Michelle, will be the first point of contact should there be a claim. Please contact Michelle at (952) 920-6464 if you need to inquire about filing a claim.

Sincerely,

Bob Mickelson