



**ROBERT MICKELSON, AGENT
ROBERT E. MICKELSON AGENCY, INC.**

888 County Road D W Ste 202
New Brighton, MN 55112
Bus: (651) 636-9952

Fax: (651) 636-1196
bobmickelsonagency.com

Access Anytime:
1-800-MYAMFAM (800-692-6326)



March 30, 2021

TO: The Colony at Edina Condominium Association Owners

RE: The Colony at Edina Condominium Association Master Policy

Effective 4/1/2021, 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 association 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 5% wind/hail deductible. Should a loss occur for wind or hail you could be assessed 5% of the building value. The wind/hail deductible could be up to \$12,916 per unit.

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 Blessing, 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