

A MESSAGE FROM
ROWELL ESTATES
BOARD OF DIRECTORS

Rowell Estates Master Insurance interior coverage

With the adoption of the Amendment recorded at the Rockingham Registry of Deeds dated May 21, 2012, book 5318 Page 2719 our Association's Master Insurance policy is "all inclusive" from the exterior to the interior and is very extensive as to what it covers on the interior. Listed below is a list of interior items covered under our Master Plan. Please refer to the recorded Amendment for a detailed review of the coverage.

Kitchen cabinets, vanities and counters	Tubs, showers, toilets and sinks	Wall coverings
Sheetrock/drywall	Gas fireplace	Light fixtures, (not lamps)
Built in kitchen appliances	Interior doors and trims	Stairs and stair parts
Flooring, carpet, Hardwood, tile in-laid	Furnace, duct work, HVAC	Hot water heater
Electrical, Plumbing	Window treatments	Exterior doors, windows

The Master Policy covers improvements made by the individual unit owners that do not exceed a total value of \$1,000.00 provided written notice of any improvements is given to the Board. The Master Policy insures original unit installations plus improvements valued at \$1,000.00 or less. Improvements of over \$1,000.00 are the responsibility of the owner to insure. Please refer to the Amendment.

When reviewing your PERSONAL CONTENT coverage policy (known as an HO-6 policy) for your interior contents please be sure to have "alternative living arrangements" coverage in case your unit is not habitable while the unit is under repair. This is generally included but ask to be sure it is included.

Please contact Kingston Insurance for questions on Rowell Estate's Master Insurance coverage.

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