

The Village Green Board of Directors

Insurance Information (September 1, 2025)

Master Policy

The Board of Directors has selected Terry Riney Agency, 11 Trotter Hills Circle, Pinehurst, NC, to provide insurance through Erie Insurance. This insurance is a standard “master policy.” It provides property and liability coverage for the exterior of all resident units and common areas and buildings.

Home Owner’s Personal Insurance

The unit owner’s personal insurance is responsible for appliances, flooring, carpets, windows, doors, screens, heating/air units (including all ducts), electrical (cables, wiring, fixtures, exterior mounted lamps), plumbing, masonry, chimneys, propane tanks and in-ground garbage cans.

The Association does not cover personal property within or exterior of the home (including porches), and personal liability for injuries to others inside the home.

Any questions about your personal home owner policy, contact your agent. In the event the unit owner questions an insurance coverage issue, a letter to the Board is recommended.