

## **Information Regarding Insurance**

## **Townhomes of Bieneman Farms**

- The Board of Directors for Townhomes of Bieneman Farms has elected to place the master association policy with Spectrum Insurance Group and underwritten by West Bend Mutual Insurance for the policy period of 04/01/2025 to 04/01/2026.
- The master policy has a 2% Wind/Hail deductible per building/per occurrence. All other perils have a \$25,000 deductible.
- As a unit owner It is imperative that you purchase and obtain your own insurance coverage from
  your personal lines agent to provide adequate coverage to protect yourself and your assets.
  This should include but is not limited to your property, personal property, improvements &
  betterments, and liability per the associations governing documents. This should also include
  purchasing loss assessment coverage. You should always work with your personal lines agent
  and review the Associations Bylaws to ensure you have adequate insurance coverage.
- If you suffer a loss to your unit, you should contact Matthew Fee at MJF & Associates 612-819-0133. You should also contact your personal lines carrier.
- If you would like to receive a quote for your personal lines policy, please contact Cynthia Jahnke at 715-386-5825 or Cynthia.jahnke@spectruminsgroup.com
- If you have any further questions, please contact Amanda Suter or Jesse Lofgren at 715-386-5825.