



DO YOU NEED PERSONAL HOMEOWNERS INSURANCE IF YOU LIVE IN AN ASSOCIATION?

- 1. Yes! Even if your association has insurance for the interior upgrades to the units, the owners need to insure their personal belongings such as furniture, clothing, valuables, glassware, etc.**
- 2. Did you know that a personal homeowner's policy (also called an HO-6 policy) can cover you for assessments from the HOA? This is called "Loss Assessment" and covers an owner for unexpected assessments from the association.**
- 3. Did you know a personal homeowner's / HO-6 policy can cover owners for living expenses if they have to elsewhere while repairs are made? This is called "Loss of Use" and covers an owner's hotel/rental expense after a loss and/or repair makes it impossible to live in the unit.**

Call us for a free HO-6 and Association assessment !

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