



## Association Master Policy / Wynstone Townhouses Association

Insurance Company: Acuity /Policy Period:11-15-2024 to 11-15-2025 ZL Policy Number: ZL1040-02

The association bylaws require the board of directors to purchase a Master Insurance Policy to cover the building and common elements. The policy contains the following coverage:

### Property Coverage – Buildings & Common Elements

Limit of Insurance: \$13,368,564

Cause of Loss: Special

Valuation: Replacement Cost

Occurrence Deductible \$50,000/Wind/Hail  
\$5,000 All Other Perils

## Unit Owner Insurance Responsibility

### Standard Coverage:

- ✓ Personal Property
- ✓ Personal Liability
- ✓ Loss Assessment Deductible

### Additional Coverage Required for Your Unit:

Betterments and Improvements

Minimum \$75,000 Coverage A

**Take the time to thoroughly discuss your individual needs with your insurance professional annually. Your insurance requirements may change. This H06 Letter are recommendations only.**

- The responsibilities stated above are generally insurable under a standard insurance form HO 6. Your coverage should include limits for building, personal property and personal liability coverage.
- **Loss Assessment Deductible Coverage** can be purchased to satisfy payment for your share of the Master Insurance Policy deductible. **An amount of at least \$ 50,000 is recommended.**

## Certificate of Insurance

If you need verification of insurance for the association’s master policy, please provide the Information below:

Name and e-mail address of your North Risk Partners Contact: [kim.sharpe@northriskpartners.com](mailto:kim.sharpe@northriskpartners.com)

Name of association \_\_\_\_\_/Unit Owner name \_\_\_\_\_

Mortgage Company Name \_\_\_\_\_/Loan Number \_\_\_\_\_