



May 4, 2021

Association Member:

We provide the Pine View Village Condo HOA insurance policy and appreciate the opportunity to serve you. Our goal is for you to understand the protection it provides.

**Policy Information\*\***

Effective Date:	November 1, 2020	Interior Coverage:	<b>NOT Included</b>
Building Coverage:	\$3,720,200 ( <b>exterior ONLY</b> )	Deductible:	\$5,000

This policy, according to association CCR, only protects the exterior walls, roof, patios, etc. of the building. It does NOT provide coverage for the interior building components such as interior walls, flooring, trim, cabinets, fixtures, improvements, structural alterations or appliances.\*\*

We recommend you obtain a personal/landlord condominium policy (HO6) for items not covered under this policy. We recommend that your individual policy include, at the least, the following coverages:

Building Coverage	\$40,000+ ( <b>enough to rebuild your interior, cabinets, flooring, paint, fixtures etc.</b> )
Personal Property	As desired, ( <b>no coverage from HOA policy</b> )
Loss Assessment	At least \$5,000
Personal Liability	Equal to, or exceeding, your assets/exposure, ( <b>no coverage from HOA policy</b> )

Mortgage companies routinely request certificates of insurance on their interests. Please direct those inquiries to us in writing by email ([service@danhakesagency.com](mailto:service@danhakesagency.com)), fax, mail, or in person. Due to the annual volume of changes, we are unable to produce the renewal certificates automatically. You must request a new certificate annually based on the effective date above.

Please contact us with questions regarding this information. If you would like a brochure describing the correct policy type, or a customized proposal please contact us at your convenience.

We appreciate your business.

Sincerely,

*Dan Hakes*  
Your Financial Services Agent

\*\* The above coverage descriptions are for informational purposes only and do not change the language of the policy in any way.

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