

## **INSURANCE**

**When you live in a Homeowners' Association, the Association will be expected to maintain some type of insurance coverage (depending on the CC&R's).**

**However, in ALL cases the homeowner needs to obtain insurance for their personal property and for anything relating to the home that is not covered by the Association's policy.**

**It is critical that you contact your insurance agent and have them contact the Association's agent to make sure you are properly covered.**

**If the Association is responsible in general for exterior repairs to the outside of the home, it is the homeowners' responsibility to make interior repairs. You will need to have insurance in place to protect you.**

**The Association's insurance agent is listed in the Resale Disclosure Statement.**

**Make that call!**