



**IMPORTANT INFORMATION! PLEASE READ CAREFULLY.**

**June 26, 2008**

All Non-Insurance Questions – Please contact your Property Manager or a Member of the Board of Directors.

The Board of Directors for Lohman's Amhurst Homeowners has elected to place your association's master insurance policy with RJF Agencies, Inc., which is underwritten by Philadelphia Insurance Co for the policy period of 06/30/08 to 06/30/09.

The master policy for your Association is **Original Specifications** building coverage form, as allowed by your association's governing documents. Advise your homeowner's agent to increase Coverage A-Building (AKA permanent improvements/betterments) to an amount equivalent to the replacement cost of any of the following items that were not original to your unit when built: ceiling or wall finishing materials, window treatments, floor coverings, cabinetry, finished millwork, electrical or plumbing fixtures, built-in appliances and other improvements and betterments, regardless of when installed. A minimum of \$25,000 Coverage A-Building (AKA permanent improvements or betterments) is recommended for your HO-6 policy.

The master policy's property deductible is \$5,000 per occurrence for all covered losses. You could be responsible to pay this deductible. In order to adequately protect yourself, it is essential that you purchase an HO-6 policy from your personal agent. Make sure your HO-6 homeowner's carrier does not limit the amount of recovery for this deductible in the event you are responsible to pay it.

We also recommend increasing your HO-6 Loss Assessment coverage to \$5,000.

If you rent your unit to others, you should purchase a Dwelling Fire policy to cover Building Property and potential Loss Assessments at the amounts recommended above. As the unit owner, you are still responsible for covering the gaps in coverage as stated in your association's governing documents. You could be responsible for payment of the master policy deductible.

Feel free to have your personal agent contact us directly with any questions they may have on the Association's insurance.

If you suffer a claim to your unit, immediately contact your property manager. If the damage involves the inside of your unit, be sure to contact your HO-6 carrier as well.

If you have a mortgage, please advise your lender to visit [www.rjfagencies.com](http://www.rjfagencies.com) to print a certificate of insurance.

Should you have any questions, please contact Joan Gorrill at 763-746-8273 or email to [gorrillj@rjfagencies.com](mailto:gorrillj@rjfagencies.com).