

**To all Stratton House Condominium residents:**

**This two-page fact sheet is provided by the Condominium Association's insurance carrier and designed to give you information about the insurance coverage which individual condo owners should obtain:**

Key information regarding the association's master policy:

1. The common elements, limited common elements and units are covered.
2. Units are covered based on original condominium plans and specifications. For example, fixtures, cabinets, floor coverings and appliances would be replaced with new items of **like kind and quality to those originally installed. Upgrades are not covered.** This includes, but is not limited to, carpeting, cabinets, appliances and other permanently installed fixtures.
3. "Special Form" coverage, which includes, but is not limited to, fire, lightning, windstorm, hail, explosion, aircraft and vehicle damage, smoke, weight of ice, snow or sleet, collapse, sudden rapid water escape or overflow from plumbing or appliances/machinery serving more than one unit.
4. No coverage is provided for wear and tear, deterioration, damage by insects or animals, settling or cracking of foundation, walls, basements or roofs. **There is no coverage for damage caused by repeated leaking or seeping from appliances or plumbing. This includes leaking from around the shower, bathtub, toilet or sink.** These events are properly classified as maintenance items. The policy contains full details on coverage, limitations and exclusions.

Key information regarding unit owner's insurance needs:

1. **You** need a condominium owner's policy, also known as an HO-6, to pick up coverage for **your personal property**, furniture, additional living expenses (in the event your unit is uninhabitable due to a covered claim), all upgrades, improvements and betterments and personal liability.

In older communities, it may be difficult to differentiate between the original specifications of your unit and subsequent improvements that were made. In cases where you are uncertain about your needs, consult with your personal insurance agent about adding an estimated amount of insurance coverage to your HO-6 policy.

2. The association master policy carries a deductible. In the event of a claim, the association may seek to recover the deductible from the unit owner(s) involved in the claim. Your obligation to pay the deductible may be offset by your HO-6, subject to your own deductible, if you add building coverage. Some insurers cover the claim under loss assessment. Ask your personal insurance agent.

## Claims

If you have a claim, notify your association's management company or designated board member, and your own homeowner's insurance carrier. **Claims that involve your personal property, furniture and upgrades must be submitted to your homeowner's insurance carrier.**

Claim payments under this policy are made to your board of directors as insurance trustee.

## Certificates of Insurance

The **most efficient and convenient** method for requesting a certificate of insurance is to either faxing or emailing a request directly to HMS Insurance Associates, Inc.

Please fax to 443-632-3494 or email to [dlahner@hmsia.com](mailto:dlahner@hmsia.com).

Please feel free to mail a request to:  
HMS Insurance Associates, Inc.  
Attn: Danielle Lahner  
P.O. Box 1427  
Brooklandville, MD 21022

If you have any questions, please feel free to contact HMS at 410-337-9755.

Please include the following information when you request your certificate:

- Name(s) of unit owner(s) as they appear on the loan
- Address of the unit
- Loan number
- Name and address of lender, including any qualifying phrase such as "their successors and/or assigns"
- The method the certificate should be returned, please note a copy can be sent to both the lender and unit owner

**We appreciate your business, and we are committed to providing you and your community with prompt and professional service. Please call our customer service department at 800-228-1930 if we can be of further assistance.**

Note: This fact sheet is intended to provide a brief summary of insurance issues. In the event of a claim, the declarations, terms, conditions and exclusions of the actual policy will apply.