



A division of HUB International Great Plains, LLC

6500 City West Parkway, Suite 100
Eden Prairie, MN 55344
952-944-2929

hubinternational.com

Morningview Cottages Association

The Board of Directors of Morningview Cottages Association have elected to renew your master insurance policy with Horizon Agency a division of HUB International for the policy period of 12/01/2023 to 12/01/2024. The insurance carrier for the master policy is Fidelity and Guaranty Insurance Company (Travelers).

Your association's declaration calls for original specifications building coverage. This means that the master policy will cover the building and all permanently attached items checked below:

Items **not** checked below should be covered on your individual personal insurance policy (HO-6)

- ☒ ceiling finishing
- ☒ wall finishing
- ☒ carpeting
- ☒ finished flooring
- ☒ cabinetry
- ☒ finished millwork
- ☒ electrical fixtures serving an individual unit
- ☒ plumbing fixtures serving an individual unit
- ☒ heating, ventilating & air conditioning equipment serving an individual unit
- ☒ built-in appliances
- ☒ improvements and betterments (anything over and above the original construction of the individual unit, whether made by you and/or any previous owners.)

The standard property deductible in the master insurance policy is \$10,000 Deductible. The applicable Wind/Hail deductible is 5%. It is recommended that you contact your insurance agent to confirm your HO6 Policy's loss assessment coverage is in the amount of at least \$30,000.

Please note, the Association's master policy does not include flood coverage or earthquake.

We suggest you discuss how to protect yourself in the event of a loss with your personal insurance agent. Common exposures and coverages to consider on your HO-6 policy, include but are not limited to: Building Coverage A, Personal Property Coverage C, Loss Assessment and Loss Assessment deductible coverage, Sewer Backup, losses below the master policy property deductible, and personal liability. It would be beneficial to include the Cooperative as an additional insured on your policy.

Please have your personal insurance agent contact Horizon Agency a division of HUB International at 952-944-2929 directly with any questions they may have on your Association's master insurance policy.

Any request for certificates of insurance or questions on the Master Policies can be directed to Ruthi Siegel, 952-914-7137 or ruthi@horizonagency.com Claim questions can be directed to CPL.claims@hubinternational.com, 1-800-288-5501 PLEASE advise them your lookup code is MORNCOT-01

DISCLAIMER: THE INFORMATION DISPLAYED IN THIS INSURANCE SUMMARY IS NOT A CONTRACT OF INSURANCE AND NO COVERAGE IS PROVIDED BY THIS SUMMARY. THIS INFORMATION IS FOR GENERAL ILLUSTRATIVE PURPOSES, AND AS SUCH IS NECESSARILY BRIEF AND NOT INTENDED TO PRESENT ALL THE TERMS, LIMITS, EXCLUSIONS, CONDITIONS, ETC., OF THE ACTUAL INSURANCE POLICIES. IF THERE IS A CONFLICT BETWEEN THE POLICY AND THIS SUMMARY, THE PROVISIONS OF THE POLICY SHALL GOVERN.