

Types of Insurance Coverage For Your Home

Personal Property coverage WITH replacement cost covering personal belongings since the association master policy does not cover an owners personal property.

Building Additions and Alterations can be covered when the associations' policy does not pick up the Betterments and Improvements coverage such as wall coverings and floor coverings.

Loss of Use will pay the owners expenses while the unit is unlivable due to an insured loss.

Loss Assessment will pay the owners share of an assessment levied due to an insured loss exceeding the association's master policy limits. Earthquake coverage must be endorsed to the unit owners policy in order for this coverage to pay for an earthquake loss assessment or carry a blanket earthquake policy which includes loss assessment.

Bodily Injury and Property Damage pays for bodily injuries to other people or damage to their property if you are liable resulting from unintentional acts committed by qualified family members including sporting activities and acts of your pets.

**IF YOU RENT YOUR UNIT, YOU NEED THE FOLLOWING
ADDITIONAL COVERAGE**

Loss of rents pays the owner rent due him/her should he/she not be able to collect rent in the event of an insured loss.