



FARMERS

Insurance for the Condo/Townhome Owner

When it comes to protecting a Condominium/Townhome, few people, even better few insurance companies know how to properly insure the unit.

Most people look at the obvious coverage needed

- **Liability**, just in case someone sues you for a negligent act (dog bite, slip & fall on your driveway etc...)
- **Personal Property** coverage for all of your personal belongings(usually includes anything that falls out of your house if you flipped it upside down)
- **Building Property**, just in case there is a loss on the unit and you are responsible for "attached property" in your home. (This includes counters, cabinets, floors, walls etc...)
The individual insurance responsibilities, for an owner, is located in the Association's Declarations/Covenants

Essential Coverage not offered by most insurance companies

- **Loss Assessment**- This is a very important coverage! If there is ever a claim that is not covered on your master policy, you, being an owner in the association will get assessed this difference. (This could be a claim that exceeds master policy limits or a Wind and Hail claim where a high deductible applies.) We do offer this coverage and it is **dirt cheap!**

Added benefits of Condo Package

- **Loss of use**- if there is a loss that causes you to be out of your house for a period of time, we will pay extra expenses such as hotel cost, up to your selected limit.
- **Replacement Cost**- Also, you might find it good to know that we cover all of your property at replacement cost, meaning no depreciated value for you in the event of a loss.

Hopefully I gave you a better understanding on insuring a Condominium/Townhome property (referred to as an HO-6), I am an insurance agent who works closely with your Property Managers, so I know exactly what you need to cover, and I can help you choose how much coverage you need! If you are interested in insuring your home with Farmers and my Agency, or if you would like to discuss coverage a little more in-depth, feel free to give me a call. I look forward to working with you soon.

Thank You!

Bryant Beecher

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