



July 30, 2021

RE: Summer Pines Villa Condo Assoc Insurance Policy

Dear Unit Owners & Board Members,

This letter is to inform you that your association is covered through OWNERS effective 7/11/2021. Enclosed is a certificate for your reference.

As a unit owner it is important to review these bullet points.

- Unit owners are responsible for securing insurance to cover the interior of their space.
- If you do NOT occupy your unit and are renting it out please make sure you have the correct policy. This exposure is very different from an owner occupied exposure. Please call your agent to make sure you have the correct coverage in force.
- Your deductible may be lower than the master policy. As a result you should make sure your policy will cover the difference if the situation should arise. Loss Assessment or deductible gap coverage is available with most policies at a very minimal premium and MAY cover the difference. Please call your agent for verification. The master policy has a deductible of \$10,000.
- In the event of a claim it is best to contact your personal insurance agent holding your policy first, then notify the property manager: Kingwood Management @ (651)439-7812.

We appreciate the opportunity to represent the association as your insurance agent. It is best to go through the correct channels necessary, but we are available for questions or concerns. My licensed assistant, Darcy Johnson-Otto is a great resource if I am not available.

Best Regards,

Amber Rykal

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