



Brown & Brown of Lehigh Valley, LP
3001 Emrick Blvd., Suite 120, Bethlehem PA 18020-8036
Phone (610)974-9490 Fax (610) 974-9791
Toll Free (800)634-8237

Dear Homeowners of Vanderhaven Farm Village I:

I'd like to take this opportunity to introduce our agency, Brown & Brown Insurance, as the insurance agency for your Community. We have been in the insurance industry for over 40 years and have specialized in Condominium Insurance for over 25 years!

In an effort to assist the Vanderhaven Farm Village I homeowners in understanding the insurance coverage provided by the Association policy, the attached page includes a helpful explanation of coverage. Please keep this piece of information handy and use it as a reference when necessary. It would also be helpful, and we highly recommend, that each homeowner contact their personal insurance agent to confirm that the coverage you presently have are coordinated with those of the Community.

Also, as a service, free of charge, our agency will issue certificates of insurance to your mortgage institutions and banks. If you need to request a certificate on behalf of either, please access our website at:

www.bbinslv.com <<http://www.bbinslv.com/>>

***Scroll to the bottom of the home page and click on the red "request now" box.*



If you do not have internet access then you may email a request to condoinsurance@bbinslv.com or fax your request to:

*Attention of the Certificate Desk, Brown & Brown Insurance Fax #(610)317-1439
or call the Certificate Desk (610)694-1804 if you have any questions.*

I look forward to the opportunity of working with your Community in the upcoming term!

Sincerely,

Ryan Weiner
Ryan Weiner, AAI, CIC
Sr. Vice President



An Explanation of Your Association Insurance Protection

Vanderhaven Farm Village 1 Condominium Association
12/11/18 - 12/11/19

The Association provides protection for the interest of the Association, Owner Members, Trustees and Mortgagees.

I. PROPERTY COVERAGE:

- A. **"Risk of Direct Physical Loss" coverage** (subject to policy limitations) The Association is protected by Comprehensive Property coverage, subject to the standard exclusions such as, but not limited to, earthquake, flood, water seepage, war, pollution, mold, normal wear and tear and vermin.
- B. **Replacement Cost** restores Association Insured Property to the builder's original grade in the event of a covered loss.
- C. **A deductible applies to all property losses.** Your Association's deductible is \$10,000 per occurrence for all property related claims AND \$10,000 per unit, per occurrence for water damage claims.
- D. **The Association's insurance policy covers the homes with the builder's standard grade basic features.** This includes such items as bathroom fixtures, kitchen cabinets, built-in appliances, basic carpeting, partitioned walls, repairing sheetrock and a sealant coat of paint. You are responsible to insure any decorations, additions, alterations, upgrades or options (such as wallpaper, lighting, painting and finished basements) that are made by you, or a prior owner.

II. LIABILITY COVERAGE:

This coverage protects the Association against bodily injury or property damage to others for which the Association becomes legally liable. It is recommended that homeowners purchase insurance to protect themselves from personal liability, as well as for the interior of their home.

III. ADDITIONAL ASSOCIATION COVERAGES:

The Association may also be protected for Fidelity, Workers Compensation and Directors and Officers Liability. For more information concerning these coverages, please feel free to contact our office for details.

For More Information Contact:
Ryan Weiner, AAI, CIC
Sr. Vice President –
Community Association
Division
Brown & Brown Insurance
800-634-8237
or
Your Management Company
Representative

IV. CLAIMS:

Any and all claims against the insurance policies held by the Association **must first be reported to the Property Manager and/or Board of Trustees.**

V. HOMEOWNER'S NEED FOR PERSONAL INSURANCE:

In order to complete your insurance protection, you, as a Resident Homeowner, **will need to purchase coverage for your personal contents, loss of use, personal liability, loss assessment, and additions and alterations** (including decorating, upgrades or options made by you or a prior owner.) This policy is commonly known as a **Condominium Homeowners or HO-6 policy.**

As an Owner-Nonresident, insurance is still necessary. The policy that is needed is a Combination Dwelling Policy. The coverages listed above, as well as "loss of rents" should be included.

Please review your policy with your individual insurance agent or **call us at 800-634-8237** for a complete review of your needs.

This brief general description applies only to policies insured through Brown & Brown of Lehigh Valley, LP. It does not extend, modify, or explain all the clauses and conditions of the policies and only reflects coverage in place at the time of printing.



HO 6 – Condominium Owners Policy

Definition: HO-6 provides coverage for the homeowner for building and personal property. However, the dwelling coverage is less extensive due to the Association purchasing insurance to cover the building.

Policy Highlights:

Coverage A: Dwelling Coverage: While the Association maintains building coverage for the Association termed “single entity”, the homeowner’s policy needs to include dwelling coverage and incorporate any additions and alterations, improvements and betterment’s made by the unit owner or previous unit owner. In the event of a covered loss the Association’s policy and homeowner’s policy merge to make the homeowner whole.

Coverage B: Other Structures: Covers other structures on the residence premises, set apart from the dwelling by clear space (e.g. tool shed, detached garage). This also includes structures connected to the dwelling by only a fence, utility fence or similar connection.

Coverage C: Personal Property: Coverage is defined as and should include such items as the couch, jewelry, clothes, dishes, etc. (All those things you would take with you when you move).*

Coverage D: Loss of Use: If a covered loss makes the unit uninhabitable, the policy covers the living expense that results.

Coverage E: Liability: Protects the insured should a claim be made or suit be brought for damages because of bodily injury or property damages caused by an occurrence for personal liability within the home. The policy will provide defense and pay damages up to the limit of liability for which the insured is legally liable.

Coverage F: Medical Payments To Others: Will pay the necessary medical expenses incurred or medically ascertained within 3 years from the date of the accident causing the bodily injury within the home.

For More Information Contact:
Community Association
Division
Brown & Brown Insurance
800-634-8237
Or
Karen Paran, AAI
Sr. Account Manager
Brown & Brown Insurance
or
Your Management Company
Representative

Loss Assessments is defined as a charge by the Association to each homeowner collectively for their share when such an assessment is made necessary by a loss to the Association.

Important Points:

Homeowners to verify with their agent coverage for water damage, sewer backup, sump pump failure and specific Association deductibles.

* In many policies Coverage C will combine personal property and additions/alterations (improvements/betterments) as one limit. Therefore, this coverage limit must represent the full value of your improvements as well as your personal property.