



RODMAN INSURANCE AGENCY, INC.

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January, 2009

TO: Unit Owners, Half Moon Village Condominium

FROM: Jeff Grosser, Rodman Insurance Agency

RE: MASTER INSURANCE POLICY

Please be advised that, as of January 17, 2009, your association's master insurance policy will renew with Community Association Underwriters (CAU) through Rodman Insurance Agency.

You are reminded that the master policy provides property coverage for all permanently installed fixtures, improvements and betterments within your unit *against covered causes of loss*, whether those items are originals or replacements. That coverage, however, is subject to the following deductibles:

\$5,000 PER OCCURRENCE FOR ALL COVERED CAUSES OF LOSS; EXCEPT

\$5,000 PER UNIT FOR ICE DAM LOSSES ONLY

It is the Board's policy that losses (or portions thereof) not exceeding the association's deductibles shall be the responsibility of the unit owner(s) involved in the loss.

As a result, it is imperative that you check with your own agent to make sure that your Unit-Owners Policy(HO-6) provides adequate coverage to meet these deductible obligations. It is suggested that your coverage include \$10,000 under "Coverage A - Dwelling" to respond not only to the association's deductibles but to losses that might be excluded under the master policy. Your coverage should also include the "Unit Owners Special Coverage A" endorsement(Form HO-1732). **PLEASE CONFIRM WITH YOUR AGENT THAT YOUR POLICY WILL RESPOND TO THE ASSOCIATION'S DEDUCTIBLES.**

The master policy DOES NOT provide coverage for your personal effects (i.e. clothing, furniture). Please speak with your own agent to discuss your specific coverage needs.

If you have any questions about this issue, please call me directly or have your agent call me at 781-247-7888. If your mortgagee requires a **Certificate of Insurance**, please contact **Sarah Hale at 781-247-7809**. You may also obtain a Certificate of Insurance by visiting our website, www.rodmanins.com, and clicking on "Condo Certificates" to create your own.

Thank you.