



RODMAN INSURANCE AGENCY, INC.

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January, 2010

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, 2010, 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 the association's deductibles shall be the responsibility of the unit owner(s) involved in the loss, regardless of the cause of 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 all of your specific coverage needs as this information is provided only as a general guide.

If you have any questions, 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.