

# Moose Hollow

## Key Insurance Information

April 7, 2018

The information presented below is intended to help explain the insurance provided by the HOA master policy. In addition, it serves as an official notice in accordance with Utah HOA law and provides a guideline for the unit owner's personal insurance needs.

The HOA master insurance policy provides property insurance for: buildings, individual units and permanently attached equipment and fixtures including unit owner upgrades. This does not include unit owner contents. For complete details of SB167, please go to our website [www.buckner.com](http://www.buckner.com).

1. The master insurance policy deductible is **\$ 10,000**. In the event of a covered claim to a unit, the unit owner is responsible for this deductible which applies regardless of fault. If the HOA master policy deductible changes, the HOA has to provide prior notice to the unit owners.
2. The master insurance policy also includes general liability insurance with a \$6,000,000 occurrence limit. Earthquake and flood insurance are not required per the governing documents and are not included under the master insurance policy.

**Unit Owner Checklist** (Always consult with your personal insurance agent to determine what insurance coverage you will need)

Priority:

- ✓ Individual unit owner insurance also known as an HO6 insurance policy. This should include dwelling coverage commonly known as "Coverage A" and loss assessment insurance of no less than \$10,000.
- ✓ Coverage for your personal contents
- ✓ Personal liability protection

Optional Coverage's if Applicable:

- ✓ Coverage for your autos and recreational vehicles
- ✓ Loss of use and additional living expenses due to a claim
- ✓ Loss assessment coverage
- ✓ Supplemental earthquake insurance
- ✓ Flood or surface water insurance for your unit and your contents
- ✓ Other coverage: *fine arts, jewelry, collectables, other valuable articles, money, sports equipment etc.*
- ✓ Loss of rents – *if your unit is a rental*

**For insurance certificate requests:**

Fax to 801-365-0872 or E-mail to [hoa@buckner.com](mailto:hoa@buckner.com)

**Questions regarding: HOA master policy contact:**

Missy McGlone, Phone 801-937-6787, Fax 801-937-6710 or email [missy@buckner.com](mailto:missy@buckner.com)



For complete details and insurance coverage please refer to the master policy, your CC&Rs and SB167. This summary does not imply afford or guarantee coverage or any limits other than what is provided by the actual insurance policy. This document is not intended to provide any