NFP
An Aon Company
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Dear Property Owner,

Enclosed is the Insurance Annual Disclosure per the civil code for your complex's insurance program. Also enclosed is the Certificate of Property Insurance and Liability Insurance which should be forwarded to your Agent. The "Certificate" will inform your Agent, what the HOA insures and tells your Agent, what they should insure for you. If you suffer a loss, the Certificate also serves as protection of notice to your Agent and what they should have insured.

We recommend asking your Agent for maximum "Loss Assessment" coverage on your condo unit policy. This year, we have seen that increasing the "Loss Assessment" coverage is inexpensive, so we strongly encourage talking with your Agent about this coverage.

You should also forward both documents to your Lender. If your lender later sends you a letter requesting insurance evidence showing your name and address and their name and address on it, please call 877-456-3643, EOI Direct to obtain a customized Certificate. But the enclosed forms should be enough to prove renewal of the insurance program for your lender.

Please don't delay in asking your Insurance Agent to review the HOA's Certificate and advise you on the coverage you need. You don't want to find yourself under-insured *or* over-insured in the event of an Earthquake, Fire or other loss.

We appreciate the opportunity to serve your HOA community. Thank you!

Best Regards,
Scott Litman

SL/snl

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Earthquake, Fire, & Liability Protection
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