

# Scott | Litman

Insurance Agency, Inc.

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Dear Property Owner,

Enclosed is the HOA's Certificate of Property 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. Also Enclosed is the Insurance Annual Disclosure per the civil code for your complex's insurance program.

IF YOU ARE DOING A RE-FI OR PURCHASE, IT IS CRUCIAL, FIRST THING, TO GET LENDER'S APPROVAL OF THE HOA POLICY. Most lenders will accept the carrier, but some carriers may not. We do not want you spending a lot of time applying to the lender, only to find out the Lender is one of the few that don't accept the HOA's insurance company. Lenders usually wait until the end to review the insurance. SO YOU DON'T WANT THEM TO WAIT.

If your lender is asking for proof of the renewal, 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

Enclosure

