

COUNTRYSIDE VILLAGE CONDO c/o MORVALUE

UNIT OWNERS INSURANCE RESPONSIBILITY & REQUEST FOR PROOF OF MASTER POLICY INSURANCE

Our Master Insurance Policy is structured to cover loss to all common areas. The condominium's master insurance policy is structured to provide as broad coverage as possible for both the Unit Owner and the Association. However, regardless of the Association's Master insurance policy, you as a Unit Owner are responsible to insure:

1. Your own personal property. This is often referred to as contents. (e.g.: clothes, TV, appliances, furniture, jewelry etc). Thus you will be protected should they be damaged by an insured event by your own homeowner's policy.
2. You are responsible for insuring your loss of use or additional temporary living expenses following an insured event. If you cannot occupy your unit you will have added lodging and living expenses. This can be insured through loss of use or additional living expense coverage.
3. You face liabilities for injury to individuals while visiting your unit. These individuals may sue you for damages resulting from injury they sustain while in your unit. To protect yourself you should purchase personal liability insurance.
4. You are responsible for any improvements you have made to your home. (e.g. : kitchen cabinets , bathroom fixers, floors etc)

You should purchase an "all risk", "replacement cost" homeowner's personal insurance policy to cover your contents including improvements you have made to your unit. You should consider a homeowners 6 (H06) policy. Your personal insurance agent can guide you through the purchase of this coverage. The information above was received from Gil Martinez at All Safe Insurance our Insurance Risk Advisor. Should you have any questions or need clarifications regarding insurance, you may contact the office at [305-262-5244](tel:305-262-5244) or email at Gil@allsafeinsurance.net.

**** 3 OPTIONS FOR PROCESSING YOUR REQUEST FOR PROOF OF INSURANCE ****

- 1) EMAIL REQUEST TO: certificates@allsafeinsurance.net
- 2) FAX REQUEST TO: 786-388-7244
- 3) ONLINE REQUEST VISIT WEBSITE www.allsafeinsurance.net

**** PLEASE ATTACH COPY OF LETTER FROM MORTGAGEE/CERTIFICATE HOLDER ****

By providing the information above you will help ensure accuracy and a prompt response.



"All Safe Insurance exits thanks to you. We sincerely appreciate your business!"

7171 CORAL WAY #209 MIAMI, FL 33155 (305) 262-5244 FAX (786)-388-7244