



**BOWERS
INSURANCE**
SERVICES AGENCY INC
SERVING COMMUNITY ASSOCIATIONS SINCE 1994

Bowers Insurance Services Agency, Inc.
5108 Cemetery Road
Hilliard, Ohio 43026
Office: 614-850-9244 Fax: 614-319-3031

Your condominium Association has selected Bowers Insurance Services Agency, Inc. and MiddleOak Insurance Co. (an affiliate of COUNTRY Financial®) to insure Villas at Corazon Condominium Community Association. This letter explains the insurance coverages, exclusions, condominium certificates, and claim procedures associated with your Association's policy.

ITEMS INSURED: Your Association's buildings, commonly owned contents, and business liability are covered under the Master Policy. Building coverage includes the original condominium plans and specifications as well as permanent improvements and betterments made to the unit.

ITEMS NOT INSURED: Your personal property, furniture, additional living expenses and personal liability. You should have a "Condominium Owners' Policy" to cover these items.

EVENTS INSURED: "Special Form," including fire, lightning, hail, explosion, riot, aircraft and vehicle damage, smoke, vandalism, falling objects, weight of ice, snow or sleet, collapse, sudden rapid water escape or overflow from plumbing, or appliances, frozen pipes, convector units, etc.

EVENTS NOT INSURED: Wear and tear, deterioration, mold, damage by insects or animals, settling or cracking, etc. of foundations, walls, basements, roofs, etc. There is no coverage for damage caused by repeated leaking or seeping from appliances or plumbing including from around the shower, bathtub, toilet and sink. These events are properly classified as maintenance items. The actual insurance policy contains full details regarding specific coverages, limitations, and exclusions.

CONDOMINIUM CERTIFICATES: If you receive a written request from your mortgage holder for a certificate, please visit www.eoidirect.com. If you are a first-time user, follow the links to register and write down your User ID and Password so you can log in to your account when prompted.

Once you have logged on to your account, click on "Evidence of Insurance" to search and access the association policy information you are seeking. EOI Direct's customer service department is available from 9AM to 8PM (EST) Monday through Friday to provide additional assistance. Those without internet access may also contact the help desk at **(877) 456-EOID (3643)** to order their certificate over the phone with a representative.

CLAIMS: When a claim occurs, notify your community manager or a designated board member and your homeowners insurance agent. Claims involving your personal property, furniture, or

personal liability, must be placed with your homeowner insurance company. When a claim involves the Association Master Policy, the Master Policy has a per claim deductible. Should the claim originate from your unit or affect only your home, you may be responsible for paying the Association's deductible. (Most homeowner policies include provisions for the reimbursement of this deductible, subject to the homeowner policy deductible, but please check with your agent regarding this point.)

Insurance claim payments are made to your Board of Directors as insurance trustee, not to unit owners or contractors. Insurance does not warranty or guarantee the work done by contractors.

We appreciate your business and are committed to providing you and your community with prompt, personal, and professional service. If you should have any questions, please don't hesitate to call us at (614) 850-9244.

Very truly yours:

Jonathan W. Bowers