



Hamilton Insurance Group, Inc.

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Phone: (614) 475-4786

Your condominium Association has selected Hamilton Insurance Group, Inc. to be your Association insurance representative. Your new insurance carrier Auto-Owners Insurance which has an A++ financial rating with AM Best. 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.

**COVERAGES YOU SHOULD GET:** You should purchase an HO-6 Insurance Policy to cover your personal property, liability, loss assessment, and water backup to mention a few things. If you have any questions regarding this coverage, please reach out to us as we can help.

**EVENTS INSURED:** The Association policy is a "Special Form," policy which includes 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 of Insurance, please email [coi@hamiltonins.net](mailto:coi@hamiltonins.net) or call our office at (614) 475-4786. This is the best way to get your request processed.

CLAIMS: If 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, should be reported to your homeowners 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 your insurance trustee, not to unit owners or contractors. Insurance carriers do 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) 475-4786.

Very truly yours:  
Hamilton Insurance Group, Inc.