



**Brown & Brown Insurance**  
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April 23, 2024

Dear Homeowners of Morgandale Condominium Association:

We would like to introduce our agency, Brown & Brown Insurance, as the insurance agency for your Community. We have a dedicated team which specializes in Community Association Insurance that services over 1,000 community associations.

In an effort to assist the Morgandale Condominium Association homeowners in understanding the insurance coverage provided by the Association policy, the following pages include a helpful explanation of coverage. We also recommend that each homeowner contact their personal insurance agent to confirm that the coverages you presently have are coordinated with those of the Community.

### **Certificates of Insurance**

Also, as a service, free of charge, our agency will issue certificates of insurance to your mortgage institutions and banks.

If you need to request a certificate, please email [condo.insurance@bbrown.com](mailto:condo.insurance@bbrown.com)

When requesting, please include the following information:

- Full name of borrower(s)
- Association Name
- Complete Unit address
- Mortgagee Clause – (Lender name and special address)
- Loan number
- Where to send completed certificate

### **Claims**

If you have a claim, please follow the procedures outlined below to help ensure timely processing:

- Report the claim to your personal lines agent as soon as possible.
- Report the claim to the property manager as soon as possible. You will need to provide management with the date of loss and cause of the loss. If management feels the loss would be covered by the Association's insurance policy, they will report the loss to our agency
- Your association documents may also affect coverage, please review them carefully.

# Explanation of Your Association Insurance

Effective: 05/01/2024 – 05/01/2025

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## Property Coverage

The master insurance policy for Morgandale Condominium Association provides coverage for the building, including components such as flooring, cabinets, drywall, etc. within the individual units that were initially installed by the builder prior to the original sale of the unit, assuming a covered cause of loss. All improvements and betterments completed after the original sale of the unit are not covered on the Association master insurance policy

The Association master insurance policy will not respond with coverage until the damage exceeds the deductible. Each unit owner is responsible for this deductible. The Association's master insurance policy contains a **\$30,000 deductible** which is applicable on a per unit basis for ice-damming, sewer backup, sprinkler leakage & water damage and on a per occurrence basis for all other covered perils.

## Liability Coverage

This coverage protects the Association against bodily injury or property damage to others for which the Association becomes legally liable.

## Homeowner's Insurance

The kind of coverage you, as a homeowner, need to purchase is called an HO-6 Condominium Owner's policy. This type of policy will provide most of the coverage you need to buy on your individual home to properly dovetail the Association's master policy. Your HO-6 policy should provide coverage for:

- **The Association's Master Insurance Policy Deductible:** With some HO-6 companies, you need to specify that you want to cover the Association's deductible. Failing to specify might mean your unit owner's insurance policy (HO-6) may not be set up to cover the Association's deductible. We recommend getting something in writing from your HO-6 agent stating that your HO-6 policy will cover the Association's deductible should you be held responsible for it.
- **Real Property:** Coverage for improvements and betterments made to your home after the original sale of the unit, whether made by you or a previous owner
- **Personal Property Coverage:** Covers your contents and personal belongings.
- **Loss Assessment Coverage:** Protects you in the event a special assessment is imposed by the Association because the Master policy limits were exceeded.
- **Loss of Use:** Covers the cost you incur to live elsewhere when a covered loss renders your unit uninhabitable.
- **Personal Liability Protection:** Provides liability protection for you personally against claims from third parties alleging bodily injury or property damage.
- **Sewer/Sump Back-up coverage:** This coverage is not automatically included on HO-6 policies and may require a special endorsement. The Master policy coverage for sump could be very limited. Please err on the side of caution when deciding on appropriate limits of coverage for building components on or near a sump system.

We also suggest a written inventory with photographs of all your property, building, and contents, to help you document your loss under either the HO6 or Association policy. We encourage you and your insurance agent to call if you have any questions.

Additionally, Renters and Investor owners also need to purchase insurance coverage as well. Both need to protect their liability exposure and need coverage for loss to personal property. Renters should carry HO-4 (renters) policies and Investors should contact their brokers for how best to protect their investment property. Investor owners should require their tenants purchase an HO-4 (renters) policy.

We hope this letter answers your questions. Please call our agency if we can be of further assistance. We look forward to being of service to you and Morgandale Condominium Association.

Thank you,

**Brown & Brown Insurance**  
**Community Association Division**

*THIS INFORMATION IS MEANT TO BE USED AS A GUIDE IN PURCHASING YOUR PERSONAL INSURANCE AND DOES NOT ENCOMPASS ALL COVERAGES YOU MAY NEED. PLEASE CONSULT WITH YOUR PERSONAL INSURANCE AGENT TO DISCUSS YOUR PERSONAL SITUATION AND COVERAGE OPTIONS. NOTHING IN THIS LETTER SHALL CHANGE THE POLICY TERMS, CONDITIONS, WORDING, OR WARRANTIES OF THE ASSOCIATION INSURANCE POLICIES.*