



Applewood Pointe Cooperative of Roseville at Central Park

The Board of Directors of Applewood Pointe Cooperative of Roseville at Central Park have elected to renew your master insurance policy with Horizon Agency, Inc. for the policy period of 10/31/2022 to 10/31/2023. The insurance carrier for the master policy is Selective Insurance Company.

Your association's declaration allows for all-in building coverage. This means that the master policy will cover the building and all permanently attached items checked below:

Items **not** checked below should be covered on your individual personal insurance policy (HO-6).

- ceiling finishing
- wall finishing
- carpeting
- finished flooring
- cabinetry
- finished millwork
- electrical fixtures serving an individual unit
- plumbing fixtures serving an individual unit
- heating, ventilating & air conditioning equipment serving an individual unit
- built-in appliances
- improvements and betterments (anything over and above the original construction of the individual unit, whether made by you and/or any previous owners.)

The standard property deductible in the master insurance policy is \$5,000. The applicable Wind/Hail deductible is 1%.

Please note, the Association's master policy does not include flood coverage or earthquake.

We suggest you discuss how to protect yourself in the event of a loss with your personal insurance agent. Common exposures and coverages to consider on your HO-6 policy, include but are not limited to: Building Coverage A, Personal Property Coverage C, Loss Assessment and Loss Assessment deductible coverage, Sewer Backup, losses below the master policy property deductible, and personal liability. It would be beneficial to include the Cooperative as an additional insured on your policy.

Please have your personal insurance agent contact Carly Aretz at carly@horizonagency.com directly with any questions they may have on your Association's master insurance policy.

DISCLAIMER: THE INFORMATION DISPLAYED IN THIS INSURANCE SUMMARY IS NOT A CONTRACT OF INSURANCE AND NO COVERAGE IS PROVIDED BY THIS SUMMARY. THIS INFORMATION IS FOR GENERAL ILLUSTRATIVE PURPOSES, AND AS SUCH IS NECESSARILY BRIEF AND NOT INTENDED TO PRESENT ALL THE TERMS, LIMITS, EXCLUSIONS, CONDITIONS, ETC., OF THE ACTUAL INSURANCE POLICIES. IF THERE IS A CONFLICT BETWEEN THE POLICY AND THIS SUMMARY, THE PROVISIONS OF THE POLICY SHALL GOVERN.