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Bloomfield Quad Association

Master insurance Policy Broker	Marsh & McLennan Agency																						
Policy Period	10/18/2020 to 10/18/2021																						
Insurance Carrier	QBE Insurance Corporation																						
Association Building Coverage	Original Specs Coverage																						
Items covered by master policy	<table border="1"> <tr><td>x</td><td>Ceiling Finishing Materials</td></tr> <tr><td>x</td><td>Wall Finishing Materials</td></tr> <tr><td>x</td><td>Carpeting</td></tr> <tr><td>x</td><td>Finished Flooring (other than carpeting)</td></tr> <tr><td>x</td><td>Cabinetry</td></tr> <tr><td>x</td><td>Finished Millwork</td></tr> <tr><td>x</td><td>Electrical Fixtures serving a single unit</td></tr> <tr><td>x</td><td>Plumbing Fixtures serving a single unit</td></tr> <tr><td>x</td><td>Heating, ventilating & air conditioning equipment serving a single unit</td></tr> <tr><td>x</td><td>Built-in Appliances</td></tr> <tr><td></td><td>Other improvements and betterments (installed by any unit owner)</td></tr> </table>	x	Ceiling Finishing Materials	x	Wall Finishing Materials	x	Carpeting	x	Finished Flooring (other than carpeting)	x	Cabinetry	x	Finished Millwork	x	Electrical Fixtures serving a single unit	x	Plumbing Fixtures serving a single unit	x	Heating, ventilating & air conditioning equipment serving a single unit	x	Built-in Appliances		Other improvements and betterments (installed by any unit owner)
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<i>(Items not checked need be covered on your personal HO-6 Policy)</i>																							
Master Insurance Standard Property Deductible	\$10,000 per occurrence																						
Other Deductibles	• Wind/Hail Deductible -- 2% per building (average of \$4,600 per unit)																						
To submit a claim	Contact a board member or property manager Alert your personal agent																						
Other questions, please contact	Tracey Lund 763-746-8280 Tracey.Lund@MarshMMA.com																						
To print a proof of coverage (Certificate of Insurance)	Visit www.MarshMMA.com/GAIS																						

Unit Owner Letter – Give to Personal Insurance Agent

Be sure to discuss with your personal agent how to protect yourself in the event of a loss. Some common exposures are:

- Building Coverage A
- Loss Assessment
- Sewer Backup/Sump Pump Failure
- Losses under the master policy property deductible.

Disclaimer: No coverage is provided by this summary, nor can it be construed to replace any provision of the policy. Refer to the actual policy for complete information on the coverages provided. If there is a conflict between the policy and this summary, the provisions of the policy shall govern.

