



11800 Singletree Ln Ste. 120  
Eden Prairie, MN 55344  
Phone: 952-829-1655  
www.pandhinsurance.com

Dear Amesbury West Home Residents,

The Association has renewed a policy for coverage for the period of 10/21/2025-10/21/2026. Travelers Insurance has been selected for another year to insure the Association. This policy covers against the risk of direct physical loss or damage, except what is excluded or limited in the policy. Please take the time to review this letter in full and share it with your Insurance Agent to ensure that you are fully covered.

**Your Association's Policy WILL cover all building property including betterments and improvements.**

The Association's Master Policy provides blanket building coverage with a deductible of \$50,000 per occurrence.

Any damage to the building below \$50,000 WILL NOT be covered on the Association's Policy.

In the event of a claim resulting from wind and hail damage, the deductible will be equal to 5% of the insured building value per building, per occurrence. Depending on the severity of the damage, this could be up to \$50,000 per unit per occurrence.

It is your responsibility to contact your personal insurance agent to confirm that your HO-6 Policy includes adequate building AND loss assessment coverage for these deductibles. The recommendation from the Association's Insurance Agent is to have your HO-6 provide a minimum of \$50,000 of building coverage and loss assessment coverage of at least \$50,000.

Please take note that the Association's Master Policy does not cover your personal property or damage below the Association's deductible. The Association's Master Policy will also not cover personal liability, loss of use, medical payments to others, and loss assessments.

**WHAT TO DO IF YOU HAVE A LOSS:**

Only Association Board Member can make a claim on your Association's Policy. If a loss occurs to your unit, please alert your Association Board immediately. If your loss involves the interior of your unit, be sure to alert your HO-6 carrier.