



Saddlebrooke Villas Association Nos. 35, 35A, Inc.

Welcome to Community Association Underwriters' insurance program. This two-page fact sheet is designed to assist you in:

- Purchasing your own insurance
- Filing claims
- Ordering certificates of insurance

Key information regarding the association's insurance policy:

1. The common elements, limited common elements and units are covered.
2. Units are covered up to the unfinished surfaces of the walls, floors and ceilings. Coverage does not include paint, wallpaper, paneling, or other finishes, coatings and coverings of walls and ceilings, tile, carpet or any floor coverings. However, floor covering does not mean unfinished hardwood or unfinished parquet flooring.
3. Building coverage is limited to original condominium plans and specifications, subject to the limitations described above. If the original fixtures, cabinets, stove, refrigerator, dishwasher, doors and windows are replaced with items of like kind and quality, they are covered.
4. The covered causes of loss include: fire, lightning, windstorm, hail, explosion, riot, aircraft and vehicle damage, smoke, vandalism, falling objects, weight of ice, snow or sleet, collapse, sudden and immediate water escape or overflow from plumbing or appliances, frozen pipes, and convector units.

The association's policy includes the following deductibles:

- \$5,000 Basic
- \$5,000 Water Damage
- \$5,000 Per Unit Ice Damming
- 5% Per Building Earthquake

Please refer to the actual policy for additional deductibles, terms, and conditions.

5. No coverage is provided for wear and tear, deterioration, damage by insects or animals, settling or cracking of foundation, walls, basements or roofs. There is no coverage for damage caused by continuous or repeated leakage or seepage from appliances or plumbing. This includes, but is not limited to, leaking from around the shower, bathtub, toilet or sink. These events are properly classified as maintenance items.

Key information regarding unit owner's insurance needs:

1. You need a condominium owner's policy, also known as an HO-6, to pick up coverage for your personal property, furniture, additional living expenses (in the event your unit is uninhabitable due to a covered claim), all floor, wall and ceiling finishes, improvements and betterments and personal liability.

Note: This fact sheet is intended to provide a brief summary of insurance issues. In all cases, the declarations, terms, conditions and exclusions of the actual policy will apply.



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2. The association insurance policy carries a deductible. In the event of a claim, the association may seek to recover the deductible from unit owners involved in the claim. Your obligation to pay the deductible may be offset by your HO-6 policy, subject to your own deductible, if you add building coverage. Ask your personal insurance agent.

Claims

If you have a claim, notify your association's management company or designated board member and your own homeowners insurance carrier. Claims that involve your personal property, furniture and interior finishes must be placed with your homeowners insurance carrier.

Claim payments under this policy are made to your board of directors as insurance trustee.

Certificates of Insurance

Unit owners can request certificates of insurance by either:

1. Going to our web site at: www.cauinsure.com. Click the "Certificate of Insurance" button and follow the prompts.
2. Calling (267) 757-7110 to obtain a CAU Certificate of Insurance Request Form. Send the completed form to CAU in one of the following ways:
 - Fax the CAU Certificate of Insurance Request Form to:
(267) 757-7410
 - Mail the CAU Certificate of Insurance Request Form to:
Certificate Department - CAU, 2 Caufield Place, Newtown, PA 18940

Web and faxed certificate of insurance requests are processed within 24 business hours.

We appreciate your association's business, and we are committed to providing you and your community with prompt and professional service. If we can be of further assistance, please call our customer service department at 800-228-1930.

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