

**Windsong Homeowners Association
Owner Survey**

As you know, the Windsong Homeowners association purchases insurance for the property, which includes all structures and provides liability coverage. Our policy does not cover the contents of your townhome, except that, in the event of damage, the policy would cover bringing the interior of the affected townhome(s) back to its condition at the time it was built ("standard" quality).

Attached/installed appliances are also covered by the association policy. For example, your dishwasher, furnace and water heater are covered, but your refrigerator, stove and microwave are not.

If you have made upgrades or improvements to your townhome, repairing or replacing these items would be your responsibility. In addition, there is no coverage under the association policy for your personal contents and effects.

Many owners have a separate contents insurance policy (typically Form HO-6), which typically contains a limit of coverage (say \$50,000) that also includes some liability coverage and typically would attach to your personal umbrella to allow it to respond to a liability claim. You also should be sure your policy includes a loss assessment provision which covers you in the event the association assesses you for its deductible on a claim on our master policy.

The annual premium for a HO-6 policy is usually less than \$500/yr.

If you rent your property, you should consult your insurance agent as a business policy may be needed to insure risks related to the rental activity.

In order to be in the best position to respond to any insurance claim, your Windsong Homeowners Association is surveying owners to determine whether they have a separate homeowner's insurance policy.

Please respond to the following questions (*The Windsong Homeowners Association will keep all personal information strictly confidential and limit its use to the Board and Insurance Committee. No personal survey information will be otherwise distributed or sold*):

Owner Name(s): _____

Townhome Number: _____

I (we) have purchased a separate homeowner's policy for our Windsong townhome _____
Yes/No

Insurance Company: _____ Policy # _____ Exp. Date _____

It will be beneficial for the association to have your homeowner's policy information on file, in the event of a loss. Please attach your declaration page (policy limits, deductible, etc.).

In the event your unit is involved in an insured loss, the Windsong Association By-Laws provide that you may be assessed for up to \$10,000 to cover the deductible on the association policy. Does your policy contain a provision that will cover this potential association loss assessment? This provision should apply to an assessment related to real property.

If no, you would be personally liable for the loss assessment _____
Yes/No

If I (we) have not purchased a separate policy, I (we) understand that in the event of a loss, the Windsong Homeowners Association Insurance policy will not cover my (our) contents and interior upgrades. I choose to self-insure my contents and upgrades

Initial

One other security item is temperature monitoring (freeze alert). Due to potential damage to systems and piping in the event of power outage, a temperature sensor system is recommended.

I (we) have a temperature sensor system _____
Yes/No

Check all that apply:

Self-monitored _____

Cove Point Lodge monitored _____
(If you rent through CPL)

Other _____
Describe:

Please return this survey, along with contents insurance declaration page to Robb Horstman (604) by email rhorstman@hunter-keith.com, fax to 612-338-7079, or mail to 4708 Hibiscus Avenue, Edina, MN 55435. The Windsong Homeowners Association will keep all personal information strictly confidential and limit its use to the Board and Insurance Committee. No survey information will be otherwise distributed or sold.

We will send each owner a summary of responses.