

Pebble Creek Condominium HOA

HO 6 Policy Coverage:

For Unit Owners:

- Make sure that your HO6 policy is providing coverage for the upgrades/updates to your unit.
- You should have Full Replacement of your Personal Property
- Carry Liability limits of \$300,000 or higher to protect yourself
- I recommend that you carry \$50,000 in Loss Assessment coverage to cover you in the event a Loss Assessment is issued to you (unit owner) from the HOA.

For Rental Unit Owners:

- You want to make sure that you have coverage for your upgrades/updates to your unit.
- Carry Liability limits of \$300,000 or higher to protect yourself
- I recommend that you carry \$50,000 in Loss Assessment coverage to cover you in the event a Loss Assessment is issued to you (unit owner) from the HOA.

Things that you should inspect or have in your unit:

- Washing Machine Hoses inspect for leaking connections
- Dryer Vent check to make sure it is not full of lint
- Batteries in the Smoke Alarms replace batteries every 6 months
- Make sure your Carbon Monoxide is working check every 6 months
- Fire Extinguisher make sure it is up to date and not out of date
- Keep flammables away from fire places or other sources of ignition

If you have any questions, please feel free to give me a call or send me an email.

Thank you for your time today.

Chris Johnson – Agent Dodrill Insurance, Inc.



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