

A Unit Owner Policy, or HO-6, offers the coverages outlined below in the event of a covered loss.

### **Coverage A- Dwelling**

The Dwelling coverage on a condo policy is also known as Betterments and Improvements. This amount of insurance should be adequate to cover the structural portion of the inside of your unit that you are responsible for plus the master policy deductible.

### **Coverage B- Other Structures**

This section is always excluded for condominium units because unit owners are generally not responsible for other structures such as carports, cabanas, storage area.

### **Coverage C- Personal Property**

This coverage is for items that would "fall out" if you turned your home upside down, took off the roof and shook it. For example, your furniture, television(s), computer(s), clothing, etc. Appliances that are only plugged into the wall, like a coffee maker, toaster, refrigerator would be covered here.

### **Coverage D- Loss of Use**

If you ever need to vacate your home because it's unlivable due to a covered cause of loss, this Coverage would offer payment for housing, meals, living expenses in addition to that of which you would normally spend.

### **Additional Coverage- Loss Assessment**

This Additional Coverage is available when there is damage to a "common area" of the Association resulting from a covered peril. Let's say a windstorm blows off shingles of the clubhouse and the Association funds cannot cover the cost of repairs. The shortage will be divided by the number of unit owners and each will be assessed for their portion.

### **Coverage E- Personal Liability**

If a claim is made, or suit is brought against the insured for losses due to bodily injury or property damage, the insurance company will pay up to the limit of liability. This includes legal fees and pre-judgment interest. A slip and fall lawsuit is a perfect example as to when this Coverage would activate. You, the insured, must be legally liable.

**Coverage F- Medical Payments** This is limited coverage for reasonable charges resulting from medical, surgical, x-ray, dental, hospital, prosthetic, funeral services regardless if the insured is legally liable.