



**EVERGREEN  
MANAGEMENT INC.**

**MEMORANDUM**

**TO:** Homeowners  
Little Mill Woods Condominium Association

**FROM:** Evergreen Management, Inc. (EMI)

**SUBJ:** Association Master Insurance - Interior Unit Coverage

**DATE:** March 20, 2014

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This communication from EMI is a semi-annual reminder of what interior portions of your condominium home are covered under your Association’s master insurance policy. Your Association’s master insurance policy is “all-inclusive” and is rather extensive in interior unit coverage. Below is a summary of interior unit items covered under your Association’s master insurance policy. As a rule of thumb, anything you bring into your unit is your responsibility to insure:

• Kitchen cabinets and counter tops	• Bathroom tub, shower, toilet and vanity
• Wall coverings (paint/wall paper)	• Sheetrock/Drywall
• Built-in gas log fireplace	• Light fixtures
• Dishwasher/Built-in microwave	• Flooring – Hardwood, in-laid or carpet

- Interior Structural Framing, stairs, doors, casings and trim boards.

When reviewing your personal content coverage policy (also called an HO-6 policy), please ensure your personal insurance policy provides coverage for the following:

**Association Deductible:** In the event of an insurance claim affecting your home, your Association’s master insurance policy deductible will be assessed to you.

**Alternative Living Arrangements:** In the event your unit is rendered uninhabitable, please ensure you have “alternative living arrangements” insurance as the cost of having to live elsewhere while your unit is repaired is not, in accordance with your Association’s governing documents, covered by your Association’s master insurance policy.

If you have any questions regarding insurance for the interior of your condominium home, or if you would like to obtain a no-obligation comparison between your current interior insurance coverage and a personal interior unit insurance policy through your Association’s insurance agent, Aspen Insurance, please contact Marie LaBonte at Aspen Insurance at 603-647-0800.

Unit Owner Memo - Interior Unit Insurance Coverage/Aspen

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