



DURHAM AND BATES
INSURANCE BROKERS & AGENTS

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ISSAQUAH HIGHLANDS COMMUNITY ASSOCIATION

IHCA MASTER INSURANCE PROGRAM WITH PHILADELPHIA INSURANCE COMPANY

This fact sheet is designed to assist you in:

1. Information regarding the Association's Master Policy
2. Purchasing your own Insurance
3. Filing claims
4. Ordering Certificates of Insurance

1. Key information regarding the association's master **policy**:

- The common elements, limited common elements and units are covered.
- Fixtures Improvements and Alterations that are part of the buildings; and Appliances such as those used for refrigerating, ventilating, cooking dishwashing, laundering, security or housekeeping. This would include, but is not limited to, upgraded carpeting, cabinets and originally conveyed appliances. Wall coverings, built-in bookshelves and other permanently installed fixtures are also included.
- The covered causes of loss are on a special form basis to 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, and convector units.
- 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.

2. Key information regarding unit owner's insurance needs:

- You need a personal insurance policy, to pick up coverage for your personal property, furniture, additional living expenses (in the event your unit is uninhabitable due to a covered claim), and personal liability.



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- The association master 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, subject to your own deductible, if you add building coverage. Ask your personal insurance agent.

3. 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 and furniture must be submitted to your homeowners insurance carrier.
- Claim payments under this policy are made to your board of directors as insurance trustee.

4. Certificates of Insurance

- Unit owners can request a certificate of insurance by E-mailing or Faxing Zach Boyd or Laura Owens at Durham & Bates Agencies, Inc. Include your name, unit address, loan number, mortgage company name and address as it should appear on the certificate of insurance. If you would like the certificate sent to the lender, please include the preferred method of delivery (email, fax or regular mail). Contact Information is below:

Zach Boyd
Fax: (503) 542-0622
zachb@dbates.com

Laura Owens
Fax: (503) 542-0645
laurao@dbates.com