



January 11, 2024

Dear Unit Owner:

We appreciate the opportunity to work with your Community Manager, Sam Thurston, in placing the Association's Master Insurance Policy for Wren House Condominium Association, Inc.

Attached is a certificate of the Association's insurance for your files.

The Board of Directors has elected to obtain a Master Policy that has been written to comply with the Insurance Provisions of the Amended & Restated Condo Declarations.

The Association is to insure the following:

- Common Elements (Buildings and/or Structures and common areas)
- Limited Common Areas (Outdoor decks/balconies, patios)
- The Units, but only up to and including the drywall.

Unit Owners are to insure the following:

- All Property, i.e., unfinished walls, floors, ceilings, fixtures, appliances and equipment, and any owner upgrades made in the unit.
- Contents such as furniture, furnishings and other personal property
- Loss of assessments, Loss of income (if property is a rental unit), Loss of Use.
- Personal Liability

Please refer to the Association's Governing Documents (Amended & Restated Condominium Declarations) for further information regarding the insurance requirements for the Association and Owners.

We recommend you forward this to your Personal Lines Agent to make sure you have the correct HO-6 Policy for your condominium unit.

If you have any questions or need additional information, please contact Pam Linares or me.

Sincerely,

Steve DeRaddo

Stephen DeRaddo
CIRMS-Community Insurance & Risk Management Specialist
Vice President