



**Dear Resident,**

The Maris Brown Insurance Group is proud to be your association's Master Insurance agency. On behalf of the Board, Management Company and our Agency, we are providing you with some important information in regards to your HO-6 condominium unit owner's policy. When obtaining an HO-6 condominium unit owner's policy, it is important that you reference your association's unique bylaws. These bylaws outline exactly what your association is responsible for in the event of a loss. There are important coverages that need to be appropriately set up in your personal policy, for example:

- Personal property – provides coverage for your household contents and personal belongings.
- Personal liability – provides liability coverage for injuries, should they occur on or in your “Limited Common Element”.
- Loss of use – covers costs incurred when an insured is required to move temporarily due to a covered loss.
- Loss assessment – provides coverage for assessments arising from a covered claim that exceeds the association's limits.
- Endorsements, for instance, water damage arising from the backing up of sewers or sump pump failure.
- The value of building additions or alterations made by you, at your expense.

If you are unsure if your current policy includes these coverages, we encourage you to contact one of our offices to schedule a free, comprehensive insurance policy evaluation to ensure that your current policy provides adequate coverage and is appropriate for your association's specific bylaws. As an agency that insures hundreds of condominiums in the state of Michigan, we know that not all condominium associations' bylaws are the same and that not all insurance agencies give unit owner's policies the time and attention they deserve, which is why we are making our consultation services available to you.

Oftentimes, mortgage companies will require proof of your association's insurance coverage. In the event that your mortgage company requires a master policy certificate, please send the following information directly to our certificates department via email or fax:

- Condominium Association Name
- Your Name and Address
- Name and Address of Mortgage Company
- Loan / Account Number
- Mortgage Company Fax or Email

**Certificates Department**

Fax: (586)589-5957

Email: [certs@mbrinsurance.com](mailto:certs@mbrinsurance.com)

We look forward to servicing all of your insurance needs! Please feel free to contact one of our offices with any questions that you may have.

**Maris Brown Insurance Group**

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