# The Mystery of Condo Insurance



#### Before Buying Coverage:

- Inventory your personal belongings (furniture, jewelry, clothing, artwork, etc.) to ensure you have sufficient replacement cost coverage.
- Know the upgrades you have installed in your unit.
- Speak with management to ensure you are aware of what is and is not covered by your association policy.
- Ask about special assessment coverages that could be available to you.

Condo owners are many times unaware of the importance of condominium insurance. The common misconception is that units are protected by the condo association master insurance policy.

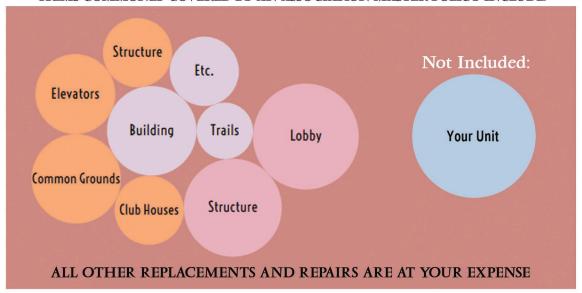
THIS IS NOT TRUE. If there is a disaster in your condo unit (flood/fire/vandalism/etc.) you are the responsible party. You will be required to foot the bill for repairs to both your unit and any other units in the building that may have been damaged. You are also liable if someone is hurt while visiting your home.

Condominium Insurance protects you and everything inside the walls of your unit. You have put your heart and soul into making your unit a home, make sure all your upgrades and belongings are covered. From the artwork on your walls to the hardwoods on your floors and everything in between.

## DID YOU KNOW?

### Insurance Purchased By The Association Does Not Protect Your Unit

ITEMS COMMONLY COVERED BY AN ASSOCIATION MASTER POLICY INCLUDE:





# Worried About Liability Risk? Umbrella Insurance Keeps You Covered.

A personal umbrella policy substantially increases your overall liability coverage, protecting you and your family from a catastrophic lawsuit or judgment.

Accidents happen, being properly insured protects your personal assets and future earnings.



Want to learn more? Visit AllstarCondoInsurance.com or call 803-451-5833