HUB Condominium Solutions
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January 13, 2026

Dear Unit Owner:

Greetings from HUB International Insurance Services! We are pleased to continue to be the Insurance Agency representing the Master Insurance Policy for The Villages at Quail Run Condominium Association, Inc.

In an effort to assist you as a unit owner at the Association, we have put together a brief summary of what is covered under the Master Insurance Policy. We hope you will use this letter as a guide when purchasing your own unit owners insurance policy.

What is covered?
The Master Insurance policy is written on a "Special Form", which includes coverage for: fire, lightning, windstorm, hail, explosion, riot, aircraft and vehicle damage, smoke, theft, vandalism, falling objects, weight of ice, snow or sleet, collapse, sudden rapid water escape or overflow from plumbing or appliances, frozen pipes, convector units, and mechanical breakdown of commonly owned equipment etc.

What is not covered?
The Master Insurance policy will not cover wear and tear, deterioration, mold, damage by insects or animals, settling or cracking of foundations, walls, basements, roofs etc. There is no coverage for damage caused by repeated leaking or seeping from appliances or plumbing including from around shower, bathtub, toilet and sink. These events are properly classified as maintenance items.

What items are insured under the policy?
The policy insures all the buildings of the association for their full replacement cost. This includes fixtures and building service equipment, heating & air conditioning services, all bathroom fixtures, lighting fixtures, ceiling surfaces and tiles, and all interior partitions, additions, and alterations within Units.

What happens if I make upgrades to my unit?
Pursuant to The Villages at Quail Run Condominium 2009 By-Laws Amendment (Bk: 52340 Pg: 574) Section M: Notification To Governors Of Improvements: Each unit owner shall notify the Governors in writing of all improvements to his/her unit (except personal property, other than fixtures) which exceed a total value of $20,000 within (20) days after the commencement of construction. Improvements must be reported in order for coverage to extend from the master policy.

What is the Master Policy's deductible?
The goal is to prevent small losses from being filed as insurance claims. The Master Insurance Company has provided the following deductible to serve as a "risk management" tool to help reduce the cost of insurance for the Association.

$50,000 Per Occurrence Deductible
$50,000 Per Unit Deductible

This will spread the risk for losses to you and your Homeowners Insurance Company as well as the Association's Master Policy. For example, a kitchen fire causing damage to your unit, your HO-6 policy could be required to pay for the damage up to the $50,000 deductible on the Master Policy.

Your Insurance:
Pursuant to The Villages at Quail Run Condominium 2009 By Laws Amendment (Bk: 52340 Pg: 577), section F: Unit Owners shall carry insurance for their own benefit insuring their furniture, furnishings and other personal property located within their respective Units or its appurtenances, and for such as is not covered by the Condominium master policies.

Your individual policy should be endorsed to include special coverage for your unit (this endorsement is commonly referred to as an HO 17 32 Special Coverage A endorsement). You should confirm that your Coverage A limit on your HO-6 Unit Owner policy is equal to at least: $50,000 to cover the master policy's deductible. Confirm with your agent or company that they pay your portion of the Master Policy Deductible and that they ensure that the existence and application of the deductible on the condominium master policy shall be treated as if there was no insurance coverage for the purposes of the application of any so-called other insurance clause on the Unit Owner's individual policy.

If you are a **non-resident owner**, you should look carefully at a Dwelling Policy in order to obtain the insurance you need to avoid gaps in coverage with the master policy.

We recommend that you share this letter with your personal insurance agent to confirm that your unit owner (HO6) policy contains the appropriate coverage.

What if my Agent cannot provide me with the correct HO-6 coverage?
Give HUB a call! We are happy to help you get the coverage you need for your unit. We work with a large number of insurance carriers who specialize in unit owner's HO-6 policies and we will make sure your personal coverage dovetails the Master Policy so there will be no gaps in coverage. You can call us at 844-632-2199 or email neecondoins@hubinternational.com.

Whom do I call if I have a claim?
If your unit is involved in a claim, you should first call the Association's Property Manager. The Property Manager will then, if necessary, open up a claim under the Master Insurance Policy.

How do I request a Certificate of Insurance for my Mortgage Company?
There are now two ways to request a Certificate of Insurance:

Fax: 866-475-7959
E-mail: **condocerts@hubinternational.com**

Please make sure you provide your name, the address to your unit including unit number, your lenders name and address, a loan number, and a return fax number or e-mail address. Please be aware there is a 24 to 48 hour turnaround time for all certificate requests.

HUB International thanks you for your business and we are committed to providing you and your community with prompt, personal and professional service.

Sincerely,

HUB International Specialty Real Estate Team

This is a coverage summary for your convenience, not a legal contract. It is provided to facilitate your understanding of the insurance programs provided. We strongly urge you to provide this letter to your personal insurance agent for review.