

# Nepenthe Association

## Emergency Preparedness Meeting

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Building Coverage 86,000,000 Deductible 10,000

- Pays for direct physical loss to the described building or buildings including completed additions, fixtures, permanently installed machinery and equipment.



# General Liability

1,000,000 Per Occurrence / 2,000,000 Aggregate  
5,000 Medical Payments

- This form provides coverage for all sums which the insured is legally obligated to pay as damages caused by:
  - Bodily Injury
  - Personal Injury
  - Advertising Injury



# Building Coverage

*(What is covered within the Master Policy)*

- Foundation
- Structural Framing
- Roof
- Exterior Wall Finish
- Doors and Windows
- Heating System
- Partition Walls
- Plumbing
- Electrical Wiring
- Structured Wiring (communication)
- Stairs when appropriate



# What is NOT Covered

## (Within the Master Association Policy)

- Elevators
- Balconies and Decks
- Swimming Pools
- Electrical Fixtures
- Plumbing Fixtures
- Interior Floor, Ceiling, and Wall finishes (*Carpet, tile, paint...*)
- Air Conditioning
- Window Treatments
- Appliances
- Cabinetry
- Personal Belongings

# HO-6 Policy

## Coverage Recommendations



\* Building coverage based on 1,840 square feet.\*

# Flood Insurance

## Each Individual Home

Building	250,000	Deductible	1,250
Contents	100,000	Deductible	1,250

- Flood insurance covers direct physical loss caused by a “Flood”. It is an excess of water on land that is normally dry.

