



*copy mailed to  
all 65 homeowners  
w/10/1/08 quarterly  
STATE FARM  
INSURANCE billing*

Michael Bagley, Agent

645 Mountain Ave, PO Box 6 Berthoud CO 80513

Phone (970) 532-5962 Fax (970) 532-5982

September 12, 2008

Dear Riverglenn Homeowners Association Home Owner,

Each year, sewer and drain backups cause millions of dollars in damage to homes. Like flood and earthquake, homeowner's policies do not cover losses incurred from sewer or drain backup. However, your current homeowner's insurance carrier may offer limited coverage for sewer or drain backup as an optional endorsement.

Since no one wants to experience the mess, inconvenience and out-of-pocket expenses that come with sewer or drain backup, Riverglenn Homeowners Association wants you to be aware of possible limits to your existing coverage. Also, it is important to note that Riverglenn Homeowners Association is **not** responsible for losses from sewer or drain backup.

Please call your current homeowners insurance carrier and check on the availability of sewer or drain backup coverage. You may be able to add the coverage to your policy for a nominal fee. If you're a State Farm policyholder, you can add \$10,000 of sewer or drain backup coverage for \$15 per year. Other carrier's prices and coverage amounts may vary.

Please feel free to call or stop by my office if you have questions or additional concerns.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael Bagley".

Michael Bagley, Agent  
645 Mountain Avenue, Berthoud  
Ph. 970-532-5962  
[www.MikeBagley.com](http://www.MikeBagley.com)