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ELLA WASHINGTON AGENCY, INC.

October 1, 2018

Re: Storybook HOA

It's that time of year that we want to remind homeowners at Storybook that the HOA currently has a 5% wind/hail deductible and \$5,000 deductible on other covered losses, through Travelers Indemnity Company and the Ella Washington Agency.

Please verify with your current insurance company that your home policy has at least \$20,000 loss assessment endorsement coverage. Discuss Coverage Options of this Endorsement along with Exclusions and Premiums with your insurance agent.

In the event of a wind or hail claim, each homeowner could be specially assessed approximately **\$14,394**. You could possibly **defer part of this cost exposure by adding Loss Assessment Endorsement coverage** on your personal home policy (a deductible may apply on the Loss Assessment Endorsement claim).

Recommended questions to ask your home insurance agent:

- 1. Do I have Loss Assessment Coverage?**
- 2. Does my policy cover Special Assessments resulting from my HOA's wind or hail deductible?**
- 3. Is there a maximum amount my Loss Assessment Endorsement will cover for claims involving wind or hail?**

Still unsure if you are insured correctly? The Ella Washington Agency has policies that includes the Loss Assessment Endorsement Coverage that will cover you if your HOA has a special assessment for the HOA's wind or hail deductible! We offer up to \$50,000 in Loss Assessment Coverage.

We offer quotes with over 35 different insurance companies other than American Family to assure the best coverage for your needs.

Wouldn't it be nice to know that the people you count on to protect your individual unit already have a comprehensive knowledge of your HOA community? **Call today for your no- obligation personal quote to see what you can save!**

Sincerely,

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Insuring HOA's in 19 States:

Arizona, Colorado, Georgia, Idaho, Iowa, Illinois, Indiana, Minnesota, Ohio, Oregon, Kansas, Nevada, North Dakota, South Dakota, Missouri, Nebraska, Utah, Washington, Wisconsin