



May 19, 2022

Dear Unit Owner:

Greetings from HUB International Insurance Services! We are pleased to continue to be the Insurance Agency representing the Master Insurance Policy Bellows Farms Condominium Trust.

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 policy is to cover general liability and commonly owned property only. This means the Unit Owner must insure the entire unit, interior & exterior.

What happens if I make upgrades to my unit?

As the master policy does not cover any of the Units, you will need to check with your personal insurance agent regarding improvements you make to your unit.

Your Insurance:

Unit owners shall carry insurance for their own benefit insuring their entire unit, furniture, furnishings and other personal property located within their Units or its appurtenances, and for such as is not covered by the Condominium master policies

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 (HO3) policy contains the appropriate coverage.

What if my Agent cannot provide me with the correct HO-3 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 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 contact your personal insurance broker/company.

Any claim involving any association owned property should be reported to the Association's Property Manager.

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.

Questions regarding the master policy:

Give us a call at: (978) 661-6232 to speak to Lindsay Sideman.

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

Sincerely,

Select Condominium Team