

## Sage Hills Community Association

**Welcome to Community Association Underwriters' insurance program. This two-page fact sheet is designed to assist you in:**

- **Purchasing your own insurance**
- **Filing claims**
- **Ordering certificates of insurance**

### Key information regarding the association's insurance policy:

1. The common elements, limited common elements and units are covered.
2. Units are covered based on original condominium plans and specifications. For example, fixtures, cabinets, floor coverings and appliances should be repaired or replaced with new items of like kind and quality to those originally installed. Upgrades are not covered. This includes, but is not limited to, upgraded carpeting, cabinets, appliances, wall coverings, finished basements, built-in bookshelves and other permanently installed fixtures.
3. The covered causes of loss include: fire, lightning, windstorm, hail, explosion, riot, aircraft and vehicle damage, smoke, vandalism, falling objects, weight of ice, snow or sleet, collapse, sudden and immediate water escape or overflow from plumbing or appliances, frozen pipes, and convector units.

The association's policy includes the following deductibles:

- \$5,000 Basic
- \$5,000 Water Damage
- \$5,000 Per Unit Ice Damming
- 5% Per Building Earthquake

Please refer to the actual policy for additional deductibles, terms, and conditions.

4. No coverage is provided for wear and tear, deterioration, damage by insects or animals, settling or cracking of foundation, walls, basements or roofs. There is no coverage for damage caused by continuous or repeated leakage or seepage from appliances or plumbing. This includes, but is not limited to, leaking from around the shower, bathtub, toilet or sink. These events are properly classified as maintenance items.

### Key information regarding unit owner's insurance needs:

1. You need a condominium owner's policy, also known as an HO-6, to pick up coverage for your personal property, furniture, additional living expenses (in the event your unit is uninhabitable due to a covered claim), all upgrades, improvements and betterments and personal liability.

In older communities, it may be difficult to differentiate between the original specifications of your unit and subsequent improvements that were made. If original plans and specifications can not be determined, local builders' grade is used to adjust a claim. In cases where you are uncertain about your needs, consult with your personal insurance agent about adding an estimated amount of insurance coverage to your HO-6 policy.

2. The association insurance policy carries a deductible. In the event of a claim, the association may seek to recover the deductible from unit owners involved in the claim. Your obligation to pay the deductible may be

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offset by your HO-6 policy, subject to your own deductible, if you add building coverage. Ask your personal insurance agent.

### Claims

If you have a claim, notify your association's management company or designated board member and your own homeowners insurance carrier. Claims that involve your personal property, furniture and upgrades must be submitted to your homeowners insurance carrier.

Claim payments under this policy are made to your board of directors as insurance trustee.

### Certificates of Insurance

Unit owners can request certificates of insurance by either:

1. Going to our web site at: [www.cauinsure.com](http://www.cauinsure.com). Click the "Certificate of Insurance" button and follow the prompts.
2. Calling (267) 757-7110 to obtain a CAU Certificate of Insurance Request Form. Send the completed form to CAU in one of the following ways:
  - Fax the CAU Certificate of Insurance Request Form to:  
**(267) 757-7410**
  - Mail the CAU Certificate of Insurance Request Form to:  
**Certificate Department - CAU, Makefield Crossing - North Campus, 1010 Stony Hill Road, Suite 101, Yardley, PA 19067**

Web and faxed certificate of insurance requests are processed within 24 business hours.

We appreciate your association's business, and we are committed to providing you and your community with prompt and professional service. If we can be of further assistance, please call our customer service department at (800) 228-1930.

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## WHOM TO CALL

Call us toll free at **(800) 228-1930** or use our direct dial phone numbers. To expedite your call, please have your CAU account number or policy number available.

### YOUR CUSTOMER SERVICE CONTACT

All service requests, such as change requests and coverage inquiries should be directed to our customer service representatives.

**Paula Lepone**

**Extension: 7109**

**Direct Dial: (267) 757-7109 Fax: (267) 757-7409**

**Email: [plepone@cauinsure.com](mailto:plepone@cauinsure.com)**

### CLAIMS REPORTING

To report a claim:

Go to our web site at: [www.cauinsure.com](http://www.cauinsure.com). Click the "Claims" button for Claims Forms and reporting instructions.

**Direct Claims Email:** [dclaims@cauinsure.com](mailto:dclaims@cauinsure.com)

**Direct Claims Fax:** **(267) 757-7424**

**For general claims questions call:** **(267) 757-7128**  
**(267) 757-7131**

All claims must be reported by a member of the association's board of directors or your property manager.

### CERTIFICATES OF INSURANCE

Unit owners can obtain certificates of insurance by means of the following:

1. Go to our web site at: [www.cauinsure.com](http://www.cauinsure.com). Click the "Certificates of Insurance" button and follow the prompts.
2. Complete the CAU Certificate of Insurance Request Form which can be found in your policy packet or call (267) 757-7110 for instructions on how to obtain this form. Send the completed form to CAU in one of the following ways:
  - Fax the CAU Certificate of Insurance Request Form to:  
**(267) 757-7410**
  - Mail the CAU Certificate of Insurance Request Form to:  
**Certificate Department – CAU, Makefield Crossing - North Campus, 1010 Stony Hill Road, Suite 101, Yardley, PA 19067**

Online and faxed certificate of insurance requests are processed within 24 business hours.

### BILLING INQUIRIES

All questions about your payment plan or invoices should be directed to our accounting department.

**Patricia Williams**

**Extension: 7122**

**Direct Dial: (267) 757-7122 Fax: (267) 757-7422**

**Email: [pwilliams@cauinsure.com](mailto:pwilliams@cauinsure.com)**

**Patty Coleman**

**Extension: 7199**

**Direct Dial: (267) 757-7199 Fax: (267) 757-7499**

**Email: [pcoleman@cauinsure.com](mailto:pcoleman@cauinsure.com)**

**Timara Croston**

**Extension: 7370**

**Direct Dial: (267) 757-7370 Fax: (267) 757-7499**

**Email: [Timara.Croston@cauinsure.com](mailto:Timara.Croston@cauinsure.com)**

### YOUR LOCAL OFFICE

Please direct inquiries pertaining to new or renewal policies or additional coverage to your local office.

**Matthew Sills**

**Phone: (800) 228-1930**

**Fax: (267) 757-7473**