



A Marsh & McLennan Agency LLC Company

### Evidence of Insurance/Certificates:

Request certificates for yourself or lender by emailing [certificates@robinsins.com](mailto:certificates@robinsins.com) and including the association name.

### Claims:

Please contact your property manager to file a claim.

### Property Manager:

David Floyd & Associates

### Account Manager:

Lauren Miller

[lmiller@robinsins.com](mailto:lmiller@robinsins.com)

**Robins Insurance**  
**A Marsh & McLennan Agency**  
**11 Music Cir. S**  
**Nashville, TN 37203**  
**Phone: (615) 665-9200**

### Huntington Ridge Townhouse Association, Inc.

Dear Association Members,  
Effective November 25, 2025, your HOA insurance package has been placed with CondoLogic – Arch Specialty Insurance. Please review the key details below.

#### MASTER POLICY INFORMATION:

- All buildings are insured for **replacement cost** to rebuild after a covered loss.
- Coverage includes the structure (exterior and interior), wall coverings, floors, ceilings, and permanently installed fixtures and appliances.
- It **does not** cover any upgrades or improvements made by unit owners, as outlined in your governing documents.
- Deductibles:
  - 2% of building value for wind/hail losses.
  - \$25,000 per unit for sprinkler leakage, sewer backup, or water damage.
  - \$50,000 per occurrence for all other covered losses.
- Additional coverage includes General Liability for the association, Directors and Officers Liability, Workers Compensation, and Crime protection.

#### YOUR PERSONAL INSURANCE:

As a unit owner, you must carry your own condo insurance (HO-6). This covers:

- Coverage A (Dwelling) and/or Loss Assessment – recommended to be at least **\$50,000**. This protects your responsibility for damages below the master policy deductible or assessed for a share of it.
- Personal Property including valuables
- Personal Liability

Please consult your personal insurance agent to ensure your coverage coordinates with the master policy especially in regard to coverage should you be assessed to cover your portion of any deductible.

*This brief description does not contain, extend, modify, or explain all the clauses, conditions, exclusions, or amounts of coverage under the policies. It only reflects basic coverage in force at the time of printing. Please refer to the individual policies on file with the association for specific coverage.*

*Thank you for trusting us with your association's insurance needs.*