



# CONDOMINIUM UNIT OWNERS

## **ATTN: Condominium Unit Owners**

Your flood insurance policy may provide coverage for both the unit and your personal contents. The National Flood Insurance Program has determined that all building coverages, including interior wall and floor coverings, and appliances in the unit will be covered by the Master Condo Policy provided by the condominium association. If your condo association does not carry building coverage, which is highly unlikely, then any building coverage you carry on your unit will apply to your loss. Please make sure the master condo association adjuster verifies and allows any improvements and betterments you have made to your unit in the master condo adjustment.

Your personal property will be paid for by the policy you carry. Please list your damaged contents by item, age, the replacement cost value and amount of damages to each item. Provide that documentation to the adjuster to conclude your claim.

Your personal property may be limited to items based upon the flood zone of the building, the date it was constructed, and the FIRM date of the community where the property is located. This will be based upon the lowest elevated floor of an elevated building, and in many instances, none of these exclusions may apply to your loss personally. Zones B, C, and X have no exclusions applying. All numbered A and V zones, AE and VE may have the exclusion, based on Date of Construction of the building, and the FIRM date.

Please inquire with your adjuster about an advance payment should you need one. And, thank you for your patience.

