

## VILLAGES OF DARDENNE HOA – PRAIRIE VILLAS

Crane Agency is your insurance agency for the Villages of Dardenne HOA Prairie Villas for the 2024-2025 policy period. Each Unit Owner should be well informed about the Association's Master Policy and your responsibility as Unit Owners from an insurance standpoint. As a Unit Owner, you should have your own Homeowners Policy (Form HO6) to coordinate with the Master Policy. It is highly recommended you provide a copy of this information to your personal insurance agent so they may update your coverages, if needed, to the best of their knowledge.

### **The Master Policy Deductibles:**

- \$5,000 All Other Perils Deductible
- 10% Wind Hail Deductible
- 10% Earthquake Deductible

### **Recommended Coverage for your personal insurance policy (Form HO6)**

- Dwelling Coverage with a minimum of \$50,000 to cover damage under the Master Policy deductibles. The value of any upgrades made to the unit is responsibility of unit owner per the Bylaws.
- Loss Assessment Coverage – Recommendation of \$50,000
- Earthquake Loss Assessment Coverage - \$50,000
- Earthquake Coverage
- Contents Coverage for your personal property
- Loss of Use/Additional Living Expenses
- Personal Liability Coverage
- Sewer Back up
- Excess Liability Coverage

Again, these are strictly recommendations and please check with your personal insurance agent.

If you have questions in regards to the Master Policy please contact Anthony Houska at 314-280-3889 or for quickest response please send an email to [ahouska@craneagency.com](mailto:ahouska@craneagency.com)