



Creekside Homeowners Association, Inc.

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 up to the unfinished surfaces of the walls, floors and ceilings. Coverage does not include paint, wallpaper, paneling, or other finishes, coatings and coverings of walls and ceilings, tile, carpet or any floor coverings. However, floor covering does not mean unfinished hardwood or unfinished parquet flooring.
3. Building coverage is limited to original condominium plans and specifications, subject to the limitations described above. If the original fixtures, cabinets, stove, refrigerator, dishwasher, doors and windows are replaced with items of like kind and quality, they are covered.
4. 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:

- \$10,000 Basic
- \$10,000 Water Damage
- \$10,000 Per Unit Ice Damming

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

5. 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 floor, wall and ceiling finishes, improvements and betterments and personal liability.

Note: This fact sheet is intended to provide a brief summary of insurance issues. In all cases, the declarations, terms, conditions and exclusions of the actual policy will apply.



Creekside Homeowners Association, Inc.

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 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 interior finishes must be placed with 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. 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, 2 Caufield Place, Newtown, PA 18940

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.

Note: This fact sheet is intended to provide a brief summary of insurance issues. In all cases, the declarations, terms, conditions and exclusions of the actual policy will apply.



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

CLAIMS REPORTING

To report a claim:

Go to our web site at: www.cauinsure.com. Click the "Claims" button for Claims Forms and reporting instructions.

Direct Claims Email:

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. 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, 2 Caufield Place, Newtown, PA 18940

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.

Jane Hutchinson

Extension: 7123

Direct Dial: (267) 757-7123

Fax: (267) 757-7423

Email: jhutchinson@cauinsure.com

Patricia Williams

Extension: 7122

Direct Dial: (267) 757-7122

Fax: (267) 757-7422

Email: pwilliams@cauinsure.com

YOUR LOCAL OFFICE

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

Robert W Chandley

Phone: (800) 228-1930

Fax: (267) 757-7466

Email: rchandley@cauinsure.com



Community Association Underwriters of America, Inc.

CERTIFICATE OF INSURANCE REQUEST FORM

To obtain a Certificate of Insurance, please complete the information below.
Your request can be faxed to 267-757-7410, e-mailed to certs@cauinsure.com, or visit our website for processing at www.cauinsure.com.
Requests are processed in a timely manner and mailed directly to the Mortgage Holder, unless forwarding instructions are provided below.

ASSOCIATION/COMPLEX NAME:

UNIT OWNER/SHAREHOLDER:

(as they appear on mortgage loan, including middle names or initials)

COMPLETE UNIT ADDRESS:

(street name, unit #, city, state and zip code)

MORTGAGE LOAN NUMBER:

MORTGAGE/CERTIFICATE HOLDER:

(as should appear on the Certificate of Insurance; including address)

Forwarding instructions:

Company Name:

Attention:

Company Address:

Phone Number:

By providing CAU with a Fax Number and/or E-mail Address, you will be invoiced \$30.00 for expedited service.

Fax Number:

E-Mail Address:
