

February 16, 2016

TO: Unit Owner



FARMERS

FROM: Matt Lundgren - Agent

**RE: Sunland Village East Garden Condominiums –
Insurance Summary**

LUNDGREN INSURANCE AGENCY
13951 N. Scottsdale Rd. #120
Scottsdale, AZ 85254
Bus. (602) 595-6864
Fax. (602) 296-5999
matt@lundgreninsuranceagency.com
<http://www.lundgreninsuranceagency.com>

Dear Unit Owner:

Your Directors and Officers have purchased a master insurance policy covering your Association with Farmers and Matt Lundgren Insurance Agency.

The association's dwellings are covered subject to a \$5,000 deductible. This deductible may be the responsibility of the owner(s) who sustain damage.

Farmers covers both the exterior and interior of the dwellings including, but not limited to, built-in kitchen and bathroom cabinets, built-in appliances & fixtures as well as interior walls, ceilings, floor coverings, wall coverings and ceiling coverings. The policy also includes betterments and improvements. The policy includes Liability coverage for all common area & Liability coverage for the Directors and Officers.

Some of the excluded perils are:

- No coverage for flood and earthquake
- No coverage for normal wear and tear
- No coverage for damage caused by mold or fungi
- No coverage for water damage caused by a leak in a pipe or appliance that occurs over a period of longer than 14 days
- No coverage for construction defects or improper plan design

The Association's policy does NOT cover your personal property or your personal liability. Show this letter to your personal agent for advice. Your agent should be able to cover the association's deductible on your personal policy. If you receive a request from your lender to provide them with an evidence of insurance, please fax, or e-mail, me the letter and my office will provide your lender with the information they require.

Regards,



Matt Lundgren – Agency Owner