MarshMcLennan Agency

Marsh Ridge Homeowners Association

Master insurance Policy Broker	MarshMcLennan Agency	
Policy Period	10/1/25 to 10/1/26	
Insurance Carrier	The Hartford Insurance Company	
Association Building Coverage	Original Specs	
Items covered by master policy *(Items not checked need be covered on your personal HO-6 Policy)*	X	Ceiling Finishing Materials
	X	Wall Finishing Materials
	X	Carpeting
	X	Finished Flooring (other than carpeting)
	X	Cabinetry
	X	Finished Millwork
	X	Electrical Fixtures serving a single unit
	X	Plumbing Fixtures serving a single unit
	X	Heating, ventilating & air conditioning equipment serving a single unit
	X	Built-in Appliances
		Other improvements and betterments (installed by any unit owner)
Master Insurance Standard Property Deductible	$25,000 per occurrence	
Other Deductibles/ Policy Conditions	• Wind/Hail Deductible -- 5% per Building/Average of $25,946 per Unit	
To submit a claim	Contact a board member or property manager Alert your personal agent	
Other questions, please contact	MMA: Karen Peterson at 763-746-8323 or Karen.Peterson02@MarshMMA.com	
To request a proof of coverage (Certificate of Insurance)	Visit https://mma.marshmma.com/Condo_Cert_RequestForm	

Unit Owner Letter – Give to Personal Insurance Agent

Be sure to discuss with your personal agent how to protect yourself in the event of a loss. Some common exposures are:

- Building Coverage A
- Loss Assessment
- Sewer Backup/Sump Pump Failure
- Losses under the master policy property deductible.

Disclaimer: No coverage is provided by this summary, nor can it be construed to replace any provision of the policy. Refer to the actual policy for complete information on the coverages provided. If there is a conflict between the policy and this summary, the provisions of the policy shall govern.