

Dreher Insurance & Financial Services, Inc.
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Lawrenceville, GA 30044
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Important Information Rockcliff Condo's Master Insurance Policy:

*Your unit is covered based on original condominium plans. Example: fixtures, cabinets, floor and appliances would be replaced with new items of like kind and quality to those *originally* installed. Any **upgrades/betterments/improvements** are NOT covered by the association's policy, and this includes upgraded carpeting, wall and floor coverings, cabinets and other permanently installed fixtures.

*The property insurance policy is written under "Special Form" coverage. Perils insured include: fire, lightning, windstorm, hail, explosion, riot, aircraft and vehicle damage, smoke, vandalism, falling objects, weight of ice, snow or sleet, collapse, sudden water escape from plumbing and frozen pipes.

*No coverage is provided for wear and tear, deterioration, settling or cracking of foundation, walls, basements or roofs. These events are classified as maintenance issues.

Information Regarding Condo Unit Owner's Insurance:

*Owners will need to purchase a condominium unit owner's policy (HO-6) to insure your personal property, liability, additional living expenses, all dwelling upgrades and loss assessment.

*The association's master policy does carry a \$2,500 deductible per claim/occurrence. As the unit owner you may be responsible for that property deductible. In the event of a claim, the association may seek to recover the deductible amount from the unit owner(s) involved in the loss. **Your obligation to pay the deductible can be covered by your HO-6 policy.** Please speak with your personal insurance agent to confirm you are properly insured.

If you have any questions or need additional information, please call the number above or email us ~ we will be happy to assist you!