

Insurance Disclosure

The Smugglers' Notch Homeowners' Association, Inc. Master Insurance Policy covers **the structure and some components** in the home, which you own. In general, the Master Policy covers components of the home that are not easily removed from the home. The Declarations and By-Laws in organized condominiums and townhouses are the documents that govern what is covered along with the details of the actual policy. Absent fully adopted Declarations and Bylaws, a carrier will look to deeds and other agreements for clarification of property covered by a policy. The Master Policy does not protect your personal property, personal liability as a renting homeowner, or the value of any loss of use or rental income.

The undersigned owner (s) of unit _____

As owners of the above referenced home I/We acknowledge that a separate unit owner policy for Insurance is necessary for comprehensive coverage for:

- The contents of the Smugglers' Notch home
- Personal Liability for damage to person (s) and property inside the home
- Loss of rental income due to an insured loss

All of the above are recommended by the Smugglers' Notch Homeowners' Association, Inc. to be part of a unit owner policy that is designed to supplement the Master Policy.

Understanding that as an owner, I/We must initiate the purchase of the unit owner policy in order to benefit from such coverages.

Please initial one of the following:

_____ I currently have a unit owner policy.

_____ I am NOT interested in a unit owner insurance policy at this time.

Owner(s) Signature: _____ Date: _____

Owner(s) Signature: _____ Date: _____

Mailing address: _____

Telephone #: _____ Email: _____

Please complete this form and return to

Smugglers' Notch Homeowners' Association, Inc. P.O. Box 244 Jeffersonville, VT 05464

(802) 644-5865

Email to joe@snha.net