

[Date]

[Unit Owner Name]

[Unit Number]

[Property Address]

[City, State, Zip Code]

Subject: Annual Condominium Insurance Renewal Notice

Dear [Unit Owner Name],

This letter serves as formal notification that the Master Insurance Policy for [Condominium Association Name] has been renewed for the upcoming period of [Start Date] to [End Date].

The Master Policy provides coverage for the following:

- Common Elements and Shared Amenities
- General Liability for Common Areas
- Directors and Officers Liability
- [Insert specific coverage type, e.g., Replacement Cost/Bare Walls]

Important Action for Unit Owners:

Please be reminded that the Association's Master Policy does not cover your personal belongings, interior improvements, or personal liability. We strongly recommend that all owners maintain an active **HO-6 Insurance Policy**. You may need to provide a copy of this renewal to your mortgage lender.

Policy Details:

- **Insurance Carrier:** [Carrier Name]
- **Policy Number:** [Policy Number]
- **Deductible:** [Deductible Amount]

Attached to this letter, please find the updated Certificate of Insurance (COI) for your records. If you or your lender require a specific certificate with a mortgagee clause, please contact our insurance agent directly:

[Agent Name/Agency]

[Phone Number]

[Email Address]

Should you have any questions regarding the association's coverage limits or the renewal process, please contact the Management Office at [Phone Number].

Sincerely,

[Your Name/Signature]

[Title, e.g., Board President / Property Manager]

[Condominium Association Name]