

[Date]

[Unit Owner Name]

[Unit Number]

[Building Address]

[City, State, Zip Code]

**Subject: Notice of Condominium Master Insurance Policy Renewal**

Dear [Unit Owner Name],

This letter serves as formal notification that the Master Insurance Policy for [Condominium Association Name] is scheduled for renewal on [Renewal Date].

**Policy Overview:**

- **Insurance Carrier:** [Carrier Name]
- **Policy Number:** [Policy Number]
- **Coverage Term:** [Start Date] to [End Date]
- **Deductible:** \$[Amount] per occurrence

**What is Covered:**

The Master Policy typically covers the common elements of the building, including the exterior structure, roof, hallways, and shared amenities. Depending on our governing documents, coverage follows a [Bare Walls / Single Entity / All-In] framework.

**Your Responsibility (HO-6 Policy):**

While the Association maintains coverage for the building, individual unit owners are responsible for insuring their personal property, personal liability, and any "Loss Assessment" coverage. We strongly recommend that you provide a copy of the attached "Certificate of Insurance" to your personal insurance agent to ensure there are no gaps in your coverage, specifically regarding the Association's deductible.

**Action Required:**

No action is required if your mortgage lender handles insurance verification, as they will be notified automatically. However, we suggest keeping a copy of the new Certificate of Insurance for your personal records.

If you have any questions regarding the specific limits of this policy, please contact our insurance agent, [Agent Name], at [Phone Number] or via email at [Email Address].

Sincerely,

[Name]

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

[Condominium Association Name]