

UNIT OWNERS' GUIDELINES TO BRCA INSURANCE COVERAGE

INSURANCE

The **Insurance Committee** is responsible for the acquisition and management of the Association's insurance policies, and other related procedures, as required by Article 8 of the BRCA Declaration.

The Committee also seeks to raise awareness of both the Association's and the Unit Owner's responsibilities that can influence insurance issues. (See Section 12.5 of the Declaration, the Maintenance section of Rules and Regulations and the Maintenance Policy and Guidelines in the BRCA Official Handbook.)

In addition to obtaining the type and extent of coverage required for our Association, including determination of premium and deductible amounts, the Committee's responsibilities include: facilitating the filing of claims, monitoring contractors' liability insurance and answering Unit Owners' queries about insurance.

Procedures for Filing a Claim

If you suffer an event involving an injury or property damage, ***act immediately to protect the safety and security of any persons and/or property*** involved in the incident. ***As soon as possible, notify the Insurance Committee by phone or email*** of the incident, and if you can, take photos and send copies to the Committee.

You must submit an ***Incident/Accident Report*** to the Insurance Committee to formally file your claim. The form is available in the "***Insurance***" slot at the Gazebo, or online under "***Forms***" on the website. Return the form to the Gazebo ***Submit Claim***. It is very important that you ***do not make repairs*** to property damage before filing your claim.

The Insurance Committee will coordinate procedures required by our BRCA insurance provider to realize payment of the claim. ***It also will alert you to action needed.*** Actions that might be required include obtaining repair estimates, or, if the event involves shared liability, you will need to inform your personal insurance carrier about the incident.

Contractors Insurance

The Insurance Committee also has responsibility for assuring that ***Certificates of Liability Insurance*** have been supplied by every contractor hired by the Association to work on BRCA property (for either an ongoing service, e.g., landscaping, or even for a three-day paving job). A contractor's certificate must show that the company is covered throughout the period it will work on BRCA property. The ability to monitor contractors' insurance is dependent on all of the BRCA Committee chairs supplying notification of new hires to the Insurance Committee.

Assisting Unit Owners

Responding to Unit Owner questions about BRCA insurance, as well as queries about their own personal condominium insurance, is another ongoing responsibility of the **Insurance Committee**. (Guidance is limited. It does ***not*** include legal or professional insurance advice.)

Revised and Effective 11/28/19

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**RECOMMENDED PERSONAL CONDO INSURANCE COVERAGE
FOR BRCA UNIT OWNERS**

**Document Being Revised.
Contact BRCA.Insurance@gmail.com if you have
questions.**