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Condominiums are often less expensive than houses and usually do not require as much maintenance. However, these factors do not simplify your insurance purchase! Purchasing insurance for your condominium is not as straight forward as purchasing insurance for a free-standing home.

Here is some information to help you make good decisions.

Codes, Covenants & Restrictions (CC&Rs)

Every condominium has CC&Rs, and sometimes Bylaws, that set forth the rules of the Association. These documents cover many issues, including ownership and insurance.

All CC&Rs are not the same--they can vary widely! But, in order to make good decisions about your insurance needs, the CC&Rs, Bylaws and amendments must be reviewed.

CC&R sections you should review:

- ~ Definitions: Pay special attention to the definition of "Unit," which specifies what you own and what the Association owns.
- ~ Insurance: Review the Insurance section. This section designates who is responsible for insuring certain parts of the building.
- ~ Other sections as appropriate

Insuring Scenarios

CC&Rs can define a unit in many ways. Each definition has different implications for insurance coverage. A few examples:

A unit may be defined as just air space. In this case, the Association may insure the entire building.

A unit may be defined as all drywall plus framing of non-load bearing walls. In this case, the Unit-owner would be responsible for insuring some portion of the building.

The association may be responsible for rebuilding "as built", meaning the original quality interior finishes. As an example, cabinetry of similar quality may be covered by the association, but the unit owner is responsible for upgrades.

Consider consulting with an attorney or at least the association's representative for an accurate interpretation of the CCRs and consult with your Insurance Agent to review your coverage.



Please note: This document contains general concepts which should not be applied to any specific circumstance, policy or claim. It is not part of the policy contract and does not obligate the insurance company in any way. Your policy and related endorsements are your contract with the insurance company and as such should be reviewed carefully.