



## General Insurance Information for the Homeowners of PGA WEST RESIDENTIAL ASSOCIATION, INC.

Our agency is pleased to have been retained as the insurance service provider for the PGA West Residential Association, Inc. effective 10/01/2025. In coordination with the Association, our agency would like to provide all homeowners with information of what the master insurance policy covers *within the residential units*. Additionally, there is a change this year with the Earthquake policy in that it only covers the non-residential common area structures. Please see page two for more information. To ensure that all homeowners are maintaining proper limits of insurance, please review the information below and on the reverse.

**Items Covered by the Master Policy:** The interior coverage extends to all studs, drywall, rough electrical and plumbing. **The Association carries a \$50,000 water damage deductible and a \$10,000 deductible for all other property claims.**

**Individual Unit Owner Insurance Needs:** Whether you personally occupy your unit or have a tenant, please inform your personal insurance agent that you need an **HO-6 insurance** policy. Owners need to insure all interior items beyond the drywall that are a part of the building or structure. Examples would be: plumbing and electrical fixtures; cabinetry, countertops, appliances, floor coverings, ceiling coverings, wall coverings, etc. It is also important to cover your personal contents, liability, loss of use, loss assessment, and earthquake insurance coverage for your interior. Please refer to the accompanying insurance responsibility checklist.

### **Individual Assessments and the Association's Deductible:**

All homeowners should consider insurance to cover assessments levied by the Association to a homeowner, as well as coverage which helps the individual homeowner pay for the Association's deductible. This coverage is often referred to loss assessment coverage or interior building coverage, check with your individual insurer.

***Example:*** A water pipe bursts inside a unit, which causes damage. The individual homeowner may be solely responsible for the Association's insurance deductible.

Through an effective individual unit owner policy (HO-6), coverage for your Association deductible can be easily obtained. Please talk to your individual insurance agent.

### **How to Obtain a Certificate of Insurance:**

Certificates of Insurance (available to financial institutions for loan purposes) may be obtained by visiting [www.EOIDirect.com](http://www.EOIDirect.com) or contacting their help desk at (877) 456-3643.

### **How to File a Claim:**

If you have a claim, notify your Association's management and your own homeowner's insurance carrier.

*The above information is provided to assist in understanding the basic coverage on the Association's and Unit Owner's policies. For final coverage determination, both policies should be reviewed.*



## Insurance Responsibility Checklist

Insurable Property	Insured by HOA	Insured by Homeowner
Exterior Building Structure	X	
Building Utility Installations	X	
Drywall of Unit as Originally Constructed	X	
Rough Plumbing and Electrical	X	
Flooring and Wall Coverings		X
Countertops		X
Cabinetry		X
Appliances		X
Plumbing and Electrical Fixtures		X
Built In Additions		X
Windows	X	
Entry Door	X	
Personal Property: Furniture, Electronics, Clothing, etc.		X
Loss Assessment		X

The Unit Owner's HO-6 Policy will cover items such as: Personal Property, Building Improvements, Interior Structures, Liability, Loss of Use, and Loss Assessment. Talk to an Agent about this important policy as these items are not covered by the association's insurance policy.

Non-Owner-occupied units need similar coverage, but with the addition of Loss of Rents.

### Special Note Regarding Earthquake Insurance:

The new Earthquake policy is covering non-residential common area buildings. In past years, the association carried a small amount of coverage for damage to residential structures. This coverage has been eliminated due to the overall increased cost of insurance and the availability of alternative programs. Owners can obtain coverage through various options such as MOTUS Insurance or the California Earthquake Authority (CEA). Contact information as follows:

MOTUS: [www.motusins.com](http://www.motusins.com) or (833) 688-8746.

CEA can be found through your personal HO6 insurance agent or [www.earthquakeauthority.com](http://www.earthquakeauthority.com)

For help with your individual policy or general inquiries, please call our office 800-482-4467.

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