



**Brown & Brown**  
INSURANCE

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MASSACHUSETTS

[bbdedham.com](http://bbdedham.com)

March, 2024

TO: Unit Owners, Natick Green Condominium

FROM: Jeff Grosser, Brown & Brown Insurance

**RE: MASTER INSURANCE POLICY**

Please be advised that, effective March 16, 2024, your association's master insurance policy renews with Greater New York Mutual Insurance Company through Brown & Brown Insurance.

You are reminded that the master policy provides property coverage for all permanently installed fixtures, improvements and betterments within your unit *against covered causes of loss*, whether those items are originals or replacements. *That coverage, however, is subject to the following deductibles:*

**ALL COVERED CAUSES OF LOSS - \$25,000 PER UNIT; EXCEPT**

**EARTHQUAKE - 5% OF DAMAGED BUILDING'S REPLACEMENT COST PER OCCURRENCE**

**It is the Board's policy that the association's deductibles shall be the responsibility of the unit owner(s) involved in the loss, regardless of the cause of the loss.**

As a result, it is imperative that you check with your own agent to make sure that your Unit-Owners Policy (HO-6) provides adequate coverage to meet these deductible obligations. It is suggested that your coverage include at least \$25,000 under "Coverage A - Dwelling" to respond not only to the association's deductibles but to losses that might be excluded under the master policy. Your policy should also include the "Unit Owners Special Coverage A" endorsement (Form HO-1732) and

Earthquake coverage. **PLEASE CONFIRM WITH YOUR AGENT THAT YOUR POLICY WILL RESPOND TO THE ASSOCIATION'S DEDUCTIBLES.**

*The master policy DOES NOT provide coverage for your personal effects (i.e. clothing, furniture). You should discuss all of your specific coverage needs with your own agent as this information is intended only as a general guide.*

If you have any questions, please call me directly or have your agent call me at 781-247-7888. **To obtain a Certificate of Insurance:**

Go to our website at [www.bbrown.com](http://www.bbrown.com) and complete the *Certificate Request Form*. Please complete all information exactly as it should appear on the Certificate. If you do not have internet access, you can phone or fax a request to our certificate department:

**Telephone: (781) 247-6340 Fax: (781) 453-0209**

If you are calling, please have the following information readily available:

**Unit owner(s) name or new buyer(s) name as it appears on mortgage or loan papers**

**Location of unit: street address & unit number.**

**Mortgagee (Bank) name & complete address.**

**Loan, mortgage or reference number**

Thank you.