**The Belmont Condominium Trust**

The Master Policy is written on a “Special Form” which includes coverage for fire, lightning, windstorm, hail, explosion, riot, aircraft and vehicle damage, smoke, theft, vandalism, falling objects, weight of ice, snow or sleet, collapse, sudden rapid water escape or overflow from plumbing or appliances, frozen pipes, convector units, and mechanical breakdown of commonly owned equipment as outlined in the policy terms, conditions, limitations and exclusions.

The Master Policy carries the following deductibles:

Per occurrence deductible: $10,000

Earthquake/Flood deductible: $50,000

Wind/Hail deductible: $10,000

**All individual unit owners should consult with a professional Insurance Agent to confirm that they have the necessary coverage’s to respond to claims for which the unit owner is responsible.**

Insurance Coverage is provided according to the requirements set forth in the provisions of the condo association documents (master deed and by-laws). Massachusetts law requires that copies of the master deed and by-laws be made available by the property manager, managing agent, elected trustees or managing board of the condominium association. Those parties should make these documents available to unit owners as needed. See pages 2-3 for more details.

**Who should a unit owner call if they have a claim?**

If a unit is involved in a claim the unit owner should call the Association’s Property manager or a member of the Board of Trustees. The Property manager or Trustees will then, if necessary, report a claim under the Master Insurance Policy. See pages 4-5 for more details.

**How do unit owners request a Certificate of Insurance?**

Property Managers and/or Board of Trustees should consider posting the attached instructions on their website or in common areas to ensure accessibility.

***Unit Owners Needing a Certificate of Insurance***

Unit owners may require evidence of insurance coverage for purposes of refinancing and other financial transactions. The association’s insurance agency is happy to provide an insurance certificate to a unit owner or lender according to the procedure outlined below.

* Unit owners, banks, lenders and real estate agents have three options for obtaining certificates:
	1. they can be directed to Rogers & Gray website to make a request - [www.rogersgray.com](http://www.rogersgray.com/),
	2. they can email the request to mail@rogersgray.com\*
	3. they can fax a request to **877-816-2156**\*
* Unit owners can advise their lender to send requests directly Rogers & Gray using any of the three options
* Unit owners may elect to send Rogers &Gray a copy of the certificate request received from the lender

\*If a fax or email request is sent, the following information is essential for prompt issuance of the certificate:

* name and address of the condo association
* name and unit # of the owner
* loan number and certificate holder name (lender), address, city, state, zip code and delivery address (email address if email delivery is preferred)

Following these procedures should result in a certificate being issued promptly.

Unit owners should discuss their personal insurance needs with their personal lines agent.

Rogers & Gray has a staff of knowledgeable personal lines agents who would be happy to assist unit owners in the procurement of condominium unit owner coverage by calling 877-504-7192.