



To Whom It May Concern,

Please note that HO-6 (condominium unit owner's) insurance policies are fundamentally different from automobile insurance policies.

HO-6 policies are designed to cover the interior of a condominium unit and the personal property of the unit owner. These policies also provide loss assessment and personal liability coverage, but only for incidents where the unit owner is legally liable.

In the event of a water loss or similar incident, **the unit above is not automatically responsible unless there is clear evidence of negligence.** For example, if a pipe bursts due to age or a sudden mechanical failure, and the upstairs unit owner was not negligent in maintaining their property, they are not liable for the resulting damage to units below. In such cases, **each affected unit owner should file a claim under their own HO-6 policy for interior repairs and personal property replacement.**

The following information pertains specifically to losses involving common elements and the Association's master insurance policy, not to unit-to-unit incidents where no negligence is found.

- The **\$25,000 water damage deductible** under the Association's master policy is **per unit**, not shared across multiple affected units.
- The Association's insurance coverage is **not guaranteed** to approve or pay out a claim; coverage is subject to the **policy's terms, exclusions, and the insurance carrier's decision.**
- If coverage is approved, the Association's policy will only cover **repairs to the original builder-grade specifications.** It does **not** cover any **upgrades, improvements, or personal property.**

This approach aligns with your condominium insurance practices and governing documents, which typically place responsibility for interior repairs on the individual unit owner unless negligence can be proven.

Contact: associationcoi@bbrown.com OR 404-991-3759 for immediate assistance.