



# MONTEREY

AT THE LAS VEGAS COUNTRY CLUB

## **CONDOMINIUM HOMEOWNER INSURANCE**

Condominium homeowner insurance differs from the insurance needed for single family home dwellers and tenants (renters).

The insurance carried by the Monterey Homeowners Association (HOA) does not cover your personal property, furnishings, or any upgrades within your unit. As a rule, the Monterey HOA insurance policy will only cover the structure and common areas. This does not include your appliances, floor coverings, furnishings, personal belongings, mirrors, light fixtures, cabinets, etc.

Condominium homeowners typically need to purchase an HO-6 policy. An HO-6 policy is designed to cover your personal possessions, as well as, the furnishings within your unit. Some policies may have liability coverage, whereas other policies may defray costs if you should have a guest injured on your premises. There are also policies that provide coverage if something within your unit breaks or malfunctions causing damage to an adjacent unit.

It is suggested that you provide your insurance agent with the insurance portion of the Monterey HOA Covenants, Conditions, and Restrictions (CC&R's) so that he/she can determine exactly what coverage is right for you. You will want to be certain that you purchase insurance that adequately covers you and your property.

Monterey Homeowners Association