



Our current HOA master insurance policy is provided by Auto Owners. It is the policy of our HOA to have all insurance information for each unit kept on file by the HOA Board Secretary. Please forward a copy of your declaration page to [pheasanttrail@gmail.com](mailto:pheasanttrail@gmail.com) as soon as possible.

The HOA is also vigilant on tracking vacant properties. A vacant property is described as a **vacant/unoccupied residential home** after 30-60 days. If a vacant/unoccupied residential property is discovered, our master policy can be cancelled, and any claims voided. This is huge!

If you are a snowbird, spending time in warmer climates, we simply need to notify them, and you must provide an endorsement. The added coverage during your time away protects your unit and others.

If you are moving and find your property may be vacant for several weeks, the requirements are the same. An endorsement must be provided to the HOA. Please always feel free to reach out and we can discuss the process with you.

Any vacant/unoccupied residential home will have an additional \$100 added to the normal monthly dues. This will continue until the property is occupied. The additional dues will be utilized by the HOA for minimal maintenance such as weed control, sweeping the front stoop, etc. It does NOT cover maintenance of the deck, patio or other amenities as delineated by our by-laws.

We also encourage every homeowner to add an Assessment Rider to their insurance. This coverage is minimal in cost and as we progress with the new insurance world we live in; we can only assume the HOA may need to ask for an assessment to each property.

Your name: \_\_\_\_\_ Address: \_\_\_\_\_

Current homeowners' insurance provider: \_\_\_\_\_

Do you travel/leave your home vacant more than 60 days at a time? \_\_\_yes \_\_\_no

Do you have Assessment coverage on your current policy? \_\_\_ yes \_\_\_ no.

Thank you!

Pheasant Trail 4<sup>th</sup> Owners Association  
Board of Directors