



RE: River Plantation Section Ten Condominium Homeowners Association

Effective **12/31/2025** River Plantation Section Ten Condominium Homeowners Association's policy is insured with CondoLogic. There is some very important information in this letter that you need to know about the association's insurance coverage.

All buildings are covered on a **extended replacement cost basis (130%)**, which is a rebuild feature in case of a covered loss. The structure is covered outside and inside the units, including coatings and wall coverings, floors and ceilings; and permanently installed appliances and fixtures, but DOES NOT include any betterments and improvements you have made. *This is tailored according to your governing documents*. Other areas of coverage in your insurance program include liability protection for the Association, Directors and Officer's insurance and Crime coverage. The deductible under the Master Property Policy is 2% of the building values for wind/ hail losses, a \$25,000 per unit deductible for water damage, and \$25,000 per occurrence for all other covered perils.

As a unit owner, you should maintain your own Homeowners Insurance policy, often called an HO-6. This policy will cover your contents, personal liability, valuable articles, etc.

It is also important that under your Condo (HO-6) Policy that you carry **\$25,000** of coverage under "Coverage A" or "Dwelling Protection". Any damage to your unit which is under the master policy deductible (\$25,000) will be the unit owner's responsibility. Please discuss with your personal lines agent the type of coverage that you need to coordinate with the Master Policy. Especially in regards to coverage should you be assessed to cover your portion of any deductible.

If your mortgage company sends you a letter requesting proof of insurance coverage for the Master Policy's insurance, you will need to make arrangements to have a "certificate of insurance" sent to your lender. You can do that by contacting the agency below:

Robins Insurance Agency, Inc.
11 Music Cir. S
Nashville, TN 37203
Phone: (615) 665-9200 Fax: (615) 665-9207
certificates@robinsins.com

A certificate of insurance can be requested by fax or you can order a certificate via the email address listed above. Normally, lenders request proof of coverage annually.

This brief description does not contain, extend, modify or explain all the clauses, conditions, exclusions, or amounts of coverage under the policies. It only reflects basic coverage in force at the time of printing. Please refer to the individual policies on file with the association for specific coverage.

We appreciate the opportunity to service the insurance needs of your homeowner's association.

Sincerely,

Jake Linkous