



**Crestview Homeowners,**

### **Important Notice**

**The HOA deductible for common insurance coverage has increased as of the policy renewal in September to \$10,000.00 per occurrence.** The increase is due to the number of claims at the property and a requirement for renewal by Travelers Insurance.

**It is important that you notify the insurance provider for your individual unit policy that the increase has taken place as soon as possible. The new deductible of \$10,000.00 became effective September 1, 2013.**

Under the Utah Condominium Act, the HOA holds primary insurance for the project and individual owners pay the portion of deductible for each claim that is attributed to the unit by the HOA claims adjuster. You should be prepared (typically under insurance held for your unit) to pay up to the \$10,000.00 amount per occurrence/claim that involves your unit. In addition to the deductible, you are responsible for insurance that covers personal property in the unit and any item that is not a permanent fixture (covered by HOA policy).

If you have questions or concerns about the HOA policy, please contact me directly for assistance. For questions on insurance coverage for your unit, please contact your individual policy provider.

Best regards,

Jim Simmons  
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