

## **Trotters Pointe Insurance Coverage**

### **Association Insurance**

A Residential Community Association blanket insurance policy is maintained that covers the structures, common areas & elements and business personal property of the Association. The policy also provides liability coverage to the Association. Directors and Officers coverage is also included in the policy (per the Bylaws) as well as a number of other comprehensive coverages.

Our Association insurance coverage is provided by **Cincinnati Insurance** through our agent:

Janet Luark  
Commercial Lines Customer Service Agent  
C.L. Finlan Insurance  
47784 Halyard Drive  
Plymouth, Michigan 48170  
Tel: Main Office 734-453-6000  
Tel: Direct 734-656-1269  
Fax: 734-404-2370  
Email: [jluark@finlan.com](mailto:jluark@finlan.com)  
Web: [www.finlan.com](http://www.finlan.com)

If you need a certificate of insurance for mortgage lenders or other purposes, please reach out to our insurance agent directly.

### **Co-Owner Insurance**

Association insurance does **NOT** include any coverage for any personal property. The Association insurance policy only covers co-owner pro-rata shares of any potential costs or liabilities related to insurable matters involving Association owned property, and then, only to the extent of the coverage limits in our policy. Article IV, Section 3 of the Trotters Pointe Association Bylaws specifies that each co-owner within Trotters Pointe is responsible for carrying their own property and liability insurance coverage to protect the property and grounds within the perimeter of their individual homeowner units.