FARMERS INSURANCE

04/01/19

Loter Insurance Agency
216 W. 3rd, Ste 101
Rifle, CO 81652
PO Box 508
Silt, CO 81652
Phone: (970) 625 8800
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RE: Canyon View Homeowner Association

Dear Unit Owner:

We appreciate the opportunity to place the Master Association Insurance Policy for Canyon View HOA. It has been our pleasure working with your Community Association Managers, and we look forward to servicing the Association's insurance needs for this coming year. We also value the opportunity to get to know each unit owner, so please feel free to call on us anytime.

Attached on the Association's Website is a certificate of insurance for your records. You may also obtain a certificate by contacting us direct at any time. The Association's Master Insurance Policy has been written to comply with the insurance requirements outlined in the Association Declarations and Bylaws.

The Association is to insure the following:

- **Building, structures, and common areas**
- **Outdoor property (outdoor decks, patios, etc.)**
- **Property included in units which were initially installed in accordance with the association's original plans and specification or a replacement of same like kind and quality.**

AN IMPORTANT INSURANCE REMINDER FOR ALL UNIT OWNERS:

Owners are responsible for insurance on the following:

- **Any improvements & upgrades installed by unit owners**
- **Contents—furniture, furnishings and other personal property**
- **Loss of rental income**
- **Personal Liability**
- **Loss Assessment Coverage**
- **In most cases a renters policy with some small building coverage amount may suffice (feel free to contact Loter Insurance Agency for questions)**

Please refer to the insurance section of the Association Declarations for further information regarding insurance requirements for both the Association and the individual unit owner.

Sincerely, Clark Loter Farmers Insurance Agent