

## **REQUEST FOR PROOF OF INSURANCE**

Pursuant to the FishHawk Ridge Declaration of Covenants, Conditions and Restrictions, Article V, Section 4, states that:

“Each Owner of a Lot shall obtain insurance coverage upon the Lot insuring the dwelling unit located thereon in an amount equal to the maximum insurable replacement value, excluding foundation and excavation costs. Such coverage shall afford protection against:

- (a) Loss or damage by fire, flood (if necessary), hurricane, tornado, wind-storm, and other hazards covered by a stand extended coverage endorsement; and
- (b) Such other risks as from time to time shall be customarily covered with respect to buildings similar in construction, location and use as the buildings on the land including but not limited to vandalism and malicious mischief.

**THE OWNER SHALL FURNISH PROOF OF SUCH INSURANCE TO THE ASSOCIATION AT THE TIME OF PURCHASE OF A LOT AND SHALL FURNISH PROOF OF RENEWAL OF SUCH INSURANCE ON EACH ANNIVERSARY DATE THEREOF. IF AN OWNER SHALL FAIL TO PROVIDE SUCH INSURANCE THE ASSOCIATION MAY OBTAIN SUCH INSURANCE AND SHALL ASSESS THE OWNER FOR THE COST OF SAME IN ACCORDANCE WITH ARTICLE VIII, SECTION 6 OF THIS DECLARATION.”**

**IMPORTANT: FishHawk Ridge Townhomes are NOT CONDOMINIUMS and an HO-6 policy is not acceptable. All Purchasers shall obtain either an HO-1, HO-2, HO-3 or HO-5 policy for their units. Additionally, all tenants are strongly encouraged to purchase an HO-4 policy (renter’s insurance for personal contents within unit). The Association does not insure any townhome unit. The Association provides D&O & Fidelity Insurance for the Board/Management Company, and general liability and property insurance for the common areas only.**

**ALL OWNERS ARE HEREBY REQUIRED TO SUBMIT PROOF OF INSURANCE FOR THEIR UNIT TO THE ASSOCIATION UPON EXPIRATION OF THEIR POLICY. PLEASE SEE NEXT SHEET FOR INSTRUCTIONS.**

