



Lake Camelot Villas Homeowners Association

The Board of Directors for Lake Camelot Villas Homeowners Association has elected to use the following for the master insurance policy:

Carrier	The Travelers Indemnity Company
Effective Date	10/30/2023 to 10/30/2024
Building Coverage	\$48,474,062
Number of Units	156
Coverage Form	Original Specifications
All Other Perils Deductible	\$25,000 per occurrence
Wind/Hail Deductible	5% per building

Original Specifications Coverage: Includes coverage for interior elements of the home such as flooring, cabinets, countertops, fixtures, ceiling & wall finishes, millwork, and appliances but EXCLUDES coverage betterments/improvements.

HO6 (Unit Owners Coverage): Since betterments & improvements vary by unit, each unit owner will have different coverage amounts. At a minimum, you should have at least these limits:

Building Coverage A	\$25,000
Water/Sewer & Drain Back-Up	\$25,000
Loss Assessment	\$25,000

***Individual unit owners will need to contact their personal insurance agent for specific coverage questions or recommendations for their own policy as Insurance Warehouse cannot legally advise**

Whether your unit is owner occupied or a rental, it is important that you purchase an HO6 policy and consult with your personal lines agent to make sure that your policy will cover association deductible assessments and damage/claims to your unit in which costs do not exceed the master deductible. An HO6 policy will also provide coverage for your personal property and liability among other things.

What To Do If You Have a Claim: Notify your property management company. The management company will alert the master policy carrier if a claim should be filed.

Certificate of Insurance Requests:

Associations@myinsurancewarehouse.com



Does your bank/lender/mortgage company need a certificate of insurance?

CertificatesNow – Instructions

Account: Lake Camelot Villas Homeowners Association

Username: LakeCamelotVillas

Password: 1234

- 1) Go to <https://certificatesnowsecure.confirmnet.com/>
- 2) Enter the User ID and Password listed above
- 3) Click **Deliver Certificates**
- 4) Select **Account**, Click **Continue**
- 5) Click **New Recipient**
- 6) Enter the **“Certificate Holder”** information and delivery preference

Note: This is where the Mortgagee Holder mailing address goes
- 7) Enter the Condo Owner’s property unit, name, & loan#
- 8) Click **Save**
- 9) **Review Recipients:** Click **Continue**
- 10) **Review Delivery Method:** Click **Continue**
- 11) Click **Deliver Now**

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