

Arrow insurance management

“The Insurance People”

Arrow Insurance Management Inc., is a locally owned independent insurance agency with offices in Frisco, Avon and Breckenridge. We have twenty agents in Summit & Eagle Counties available to answer questions and provide any insurance guidance you request. We specialize in insurance to meet the needs of our mountain community members, for both personal and business insurance.

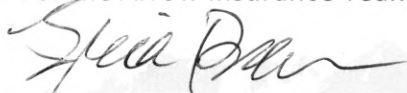
As agents for Highland Greens Townhome Association, Inc's property & liability insurance policy, we would like to provide an overview of how the association's insurance works and coordinates with our own personal insurance. The association provides property insurance for the Project/building, units & Common Elements. The deductible for the association's policy is \$50,000.

Unit Owners should obtain a personal insurance policy to cover improvements/upgrades located in or forming part of their Unit, including carpeting/floor coverings, draperies furnishings and appliances within their units. Unit Owners are also responsible for insuring their personal property and liability. Your personal policy should also include coverage for any portion of the building/association's deductible that may be assigned to you, loss of use/rents to your unit and loss assessments. It is entirely possible for there to be a claim to your unit in which you could be assessed the entire \$50,000 association deductible.

Arrow Insurance will be glad to provide you with a proposal for your personal insurance to coordinate with the condominium association coverage. In addition, we will provide proof of your association insurance to your mortgage company – just have them fax a request to our office at 970-668-3342, or call our office to speak with an agent, 970-668-3500.

We are looking forward to working with you and Highland Greens Townhome Association, Inc. Feel free to call is with any questions.

For the Arrow Insurance Team,



Erica Baum

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