



3/30/2022

**Insurance Guide
Highland Greens Townhomes**

We are grateful that you have chosen the Kinser Team and Farmers Insurance for the placement of the Homeowners Association Insurance. The Farmers Habitational Business Owners Policy (BOP) includes an array of coverages associated with habitational exposures and is arguably one of the very best policies in the current marketplace. We are confident that our Agency service and Farmers claims services are unmatched in the industry. Please use this guide to assist you in the coming year.

The Kinser Commercial Team

Nick Strong – Commercial Manager

Shelley Fotheringham – Commercial Service Representative

Roland Szeibert – Commercial Service Representative

Peter Mamich – Personal and Commercial Service Representative

Karen Strong – Unit Owner Liaison and Certificate Processing

Jim Kinser – Owner/Broker

Phone: 970.879.1330 – Email: Commercial@KinserInsurance.com

Renewal Documents

Each year we provide the Unit Owner letter specifically for the association describing how a unit owner should design their individual unit's insurance coverage. Also provided is a Summary of Insurance for the insurance policies written through Kinser Insurance for the Association. Both are intended for distribution to the ownership.

Reporting Claims

Property Managers should report all claims directly to Kinser Insurance Agency at 970.879.1330 as soon as possible after the loss. An Incident Report along with any available photos should follow to Commercial@KinserInsurance.com. These forms plus a wealth of information are available at www.KinserInsurance.com. Please remember to keep all faulty parts involved in a loss. We recommend that all parties and units affected by a loss file a claim to properly assess damage and responsibility.

Certificate of Insurance Requests

Lender requests for Certificates of Insurance must be submitted to www.KinserInsurance.com. The certificates tab on the website must be filled out completely and a certificate will be delivered within a maximum of two business days. For Unit Owner requests for proof of HOA Insurance please call 970.879.1330.

Billing

Farmers Insurance offers annual, semi-annual, quarterly or monthly billing. Invoices generate directly from Farmers three weeks prior to their due. Online statements and bill pay are available and involve a short account set up. Non-Farmers outside lines payments must be made in full at renewal. If you have any questions about billing, please contact one of our Team Members.

Thank you,

Kinser Insurance Agency

1495 Pine Grove Road, Suite 201A - Steamboat Springs, CO 80487

Phone: 970.879.1330 – KinserInsurance.com

Serving Mountain & Resort Towns