

# ANNAPOLIS OVERLOOK CONDOMINIUMS ASSOCIATION, INC.

October 2002

## **INSURANCE INFORMATION**

The Annapolis Overlook Master Condominium Policy is carried through the Jack Hutchison Agency of Nationwide Insurance Company.

PLEASE NOTE AND KEEP WITH YOUR RECORDS THE FOLLOWING IMPORTANT INFORMATION:

1. Anyone requiring a certificate of insurance for his or her mortgage company should contact:

Jack Hutchison Agency  
Nationwide Insurance  
914 Bay Ridge Road  
Suite 209  
Annapolis, MD 21403  
Ofc. - (410) 267-8618  
FAX - (410) 267-8159

2. The Master Policy covers the common elements, the units and grounds liability. In the event of a "covered loss", the Master Policy will restore any unit as originally constructed. Improvements and betterment's installed by unit owners are not covered in this policy nor is the cost of temporarily relocating elsewhere (i.e. in a hotel) if your unit is uninhabitable.
3. Interior improvements and betterment's are the individual unit owners' responsibility. A Personal Condominium policy should be carried by all unit owners to protect them. Your personal property and personal liability is not covered by the Master Policy, yet it is covered with a Personal Condominium policy. These policies can be set up through the Jack Hutchison Agency or through any insurance carrier of your choosing.