

## **Saddle Creek Insurance Coverage**

### **Association Insurance**

A Residential Community Association insurance policy is maintained that covers the buildings, auxiliary structures, common areas and business personal property of the Association. The policy also provides liability coverage to the Association. Directors and Officers coverage is also included in the policy as well as a number of other comprehensive coverages.

Our Association insurance coverage is provided by State Farm Insurance through our agent:

Dale Robert Agency  
PO Box 325  
Napoleon, Michigan 49261-0325  
Tel: 517-536-8521  
[www.dalerobert.com](http://www.dalerobert.com)

If you need a certificate of insurance for mortgage or other purposes, please reach out to our insurance agent directly.

### **Co-Owner Insurance**

The Association insurance policy only covers co-owner pro-rata shares of any potential costs or liabilities related to insurable matters involving Association owned property, and then, only to the extent of the coverage limits in our policy. Article IV, Section 3 of the Saddle Creek Association By-Laws specifies that each co-owner within Saddle Creek is responsible for carrying their own property and liability insurance coverage to protect the property and grounds within the perimeter of their individual homeowner units.