

Sinclair Insurance

Chinquapin HOA - Unit Owner,

Effective November 15, 2023, your Board of Directors approved the association insurance policy with our agency. This policy covers the exterior residences and common areas in your association. Unit-Owners are responsible for the interior of the unit.

The insurance policy has a \$100,000 deductible.

In addition, each unit owner is responsible for his/her own personal Contents Coverage, Personal Liability, Loss Assessment coverage and/or Loss of Use or Rents if the unit is a rental.

If you are a UNIT OWNER:

We recommend that all unit owners purchase a Condominium Unit Owners property and liability insurance policy "HO-6" to cover gaps in insurance coverage which may arise.

Some coverages to inquire about are:

1. Personal Liability
2. Contents coverage for your personal property.
3. Building coverage for the interior of the unit.
4. Loss assessment coverage.

If you are a UNIT OWNER WHO RENTS A UNIT TO ANOTHER PARTY:

Some coverages to inquire about are:

1. Personal Liability
2. Contents coverage for your personal property.
3. Building coverage for the interior of the unit.
4. Loss assessment coverage.
5. Loss of rents coverage
6. AirBNB coverage, most carriers do NOT cover any loss from this type of rental.

We are here to assist regarding any insurance matter. If you receive any notice from your lender on updates, please fax or email your request to cert@sinclairinsurance.com with the HOA – Chinquapin in the subject line.

We can be reached at 888.803.1790 – Ext 84 or by email at andy@sinclairinsurance.com

Best Regards,
Andrew Sinclair, Broker-Agent
Rich Votaw, Broker – Located in Tahoe City.