

Simple, affordable & unique protection against HOA owners' greatest risk:

Unforeseen **Special** Assessments

What does special assessment insurance cover?

- Unexpected HOA special assessments to pay for maintenance & improvements
- This includes just about all "wear and tear" needs, renovations, and other surprises
- Coverage limits from \$5,000 to \$25,000
- Patented coverage is underwritten by Evanston Insurance Company, an insurance company of Markel® (NYSE: MKL), rated A (Excellent) by A.M. Best. Markel® is a registered trademark of Markel Group Inc.

Special assessment coverage protects against more than 90% of assessments

Available only through **S FEESIBLE**Market Available only through **S FEESIBLE**



What does special assessment insurance NOT cover?

Assessments arising from:

- Projects / fees already planned or expected (pre-existing conditions)
- Additions to HOA property (like building a clubhouse if one didn't previously exist)
- Recurring / operational items (inc. **HOA** insurance)
- Work to remedy building code violations or inspection requirements
- Assessments disproportionately affecting the insured
- Earthquake, landslide, volcano, sinkhole

- Fire or lightning
- Governmental fines / fees or other action
- Insufficient HOA insurance
- Intentional acts by insureds
- Nuclear hazards
- Pollutants
- War
- Water (flood, back-up, ground, etc.)
- Windstorm or hail

presents the overall financial status of Evanston Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of the issuing insurance company.

