



## **Kinser Insurance Agency Insurance Guide**

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  
Kori Shafer – Commercial Service Representative  
Peter Mamich – Commercial Service Representative  
Jena Hawkins - Commercial Service Representative  
Karen Strong – Unit Owner Liaison and Certificate Processing  
Jim Kinser – Owner/Broker

Phone: 970.879.1330 – Email: [Commercial@KinserInsurance.com](mailto: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](mailto:Commercial@KinserInsurance.com). These forms plus a wealth of information are available at [www.KinserInsurance.com](http://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](http://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**

Carriers offer various payment plans and methods. We have included information for all of your billing needs. 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](http://KinserInsurance.com)

*Serving Mountain & Resort Towns*