

# *Arrow insurance management*

*“The Insurance People”*

Arrow Insurance Management Inc., is a locally owned independent insurance agency with offices in Frisco, Avon & Breckenridge. We have twenty agents in Summit & Eagle Counties available to answer questions and provide any insurance guidance you request. We specialize in insurance to meet the needs of our mountain community members, for both personal and business insurance.

As agents for Villas at Prospect Point, LLC's property & liability insurance policy, we would like to provide an overview of how the association's insurance works and coordinates with your own personal insurance. The association provides insurance for the building, common elements and all of the units and fixtures within. The deductible for the association's insurance policy is \$25,000.

Unit owners should obtain a personal insurance policy to cover all furnishings/contents and appliances within their units. Your personal policy should also include coverage for any portion of the association's deductible that may be assessed to you, personal liability, loss of use/rents to your unit and loss assessments. It is entirely possible for there to be a claim to your unit in which you could be assessed the entire \$25,000 association deductible.

Arrow Insurance will be glad to provide you with a proposal for your personal insurance to coordinate with the condominium association coverage. In addition, we will provide proof of your association insurance to your mortgage company – just have them fax a request to our office at 970-668-3342, or call our office and speak with an agent, 970-668-3500.

We look forward to working with you and Villas at Prospect point, LL.. Feel free to call us with any questions.

For the Arrow Insurance Team,



Erica Baum  
Arrow Insurance Mgt - Frisco

P.O. Box 918  
Avon, CO 81620  
(970) 949-5110

P.O. Box 860  
Breckenridge, CO 80424  
(970) 453-6496

P.O. Box 5000  
Frisco, CO 80443  
(970) 668-3500