THE MAHONEY GROUP
20333 N. 19th Ave. #200, PHOENIX, AZ 85027
Phone # 623-215-1300 / Fax # 623-215-1333
Email: HOA@mahoneygroup.com

Silver Queen at Wildernest Condominium Association

2026-2027 Unit Owner Letter

At the request of your Board of Directors, we are pleased to announce that The Mahoney Group has renewed the Master Insurance Policy for your Association. We have enclosed a Certificate of Insurance for your review and records.

Unit Owners (including those that rent their units) will need to have a personal HO-6 Condominium policy for those items ***not covered*** by the Master Policy, such as damages falling below the Master Policy deductible of $1 0,000 for All Perils and ***the complete interiors of the unit from the drywall inside the unit.*** This includes, but not limited to: cabinets, countertops, appliances, flooring, interior partition walls and doors, electrical, plumbing, HVAC Systems, drywall, insulation, fixtures and ceilings located within the interior of the unit.

A Unit Owner's personal HO6 Condominium insurance policy should include the following:

- Coverage for Unit Owner's personal property, including theft of property.
- **Coverage for damaged property that both falls below the Master Policy deductible of $100,000 for All Perils and is excluded from the Master Policy's property coverage, which is the complete interior of the unit. This includes, but is not limited to cabinets, countertops, appliances, flooring, interior partition walls and doors, electrical, plumbing, HVAC Systems, drywall, insulation, fixtures & ceilings.**
- Mold Coverage is excluded under the Master Policy, but some personal policies offer this coverage for an additional premium. Please check with your agent for limits and rates.
- A Loss Assessment Endorsement. This provides coverage in the event you as a Unit Owner are assessed by the Association for a covered loss.
- Coverage for the Unit Owner’s personal liability.
- Additional Living Expenses/Loss of Use/Loss of Rents.
- Any other coverage you and your personal insurance agent deem necessary.

The amount of coverage and/or policy limits on the unit owner’s personal policy is to be determined by the Unit Owner and his/her personal insurance agent.

Claims for any Association-covered items must be submitted through your Property Manager.

We strongly recommend that you contact your personal insurance agent and review your Association’s CC&R's to make sure you are adequately insured in the event of a loss. If you do not have a personal insurance policy or would like a competitive quote on your current policy, please contact our personal lines department at the number below.

The Mahoney Group Who To Call:

Account Executive: Stephanie Young 520-784-6671

Certificates Of Insurance: HOA@mahoneygroup.com

Personal Lines Quotes: John Oakden 520-784-6687