

Insurance Tips for Countryhouse Service Group members – June 2025

Your Countryhouse Service Group has quite a few insurance tips that you should consider as a unit owner. You are urged to obtain an HO6 type insurance policy to cover your losses that are not covered by the Master Insurance Policy for the Service Group. The references at the bottom provide links to valuable resources.

Consider each of these tips and discuss them with your insurance agent:

Broaden the perils covered (“Special” form, aka “All Risk” except excluded, limited)

Review the applicability of pertinent State Laws

Measure the Loss Assessment Exposure & Master Policy Deductibles

Ensure appropriate HO6 Coverage

- Declaration & Bylaws
- Homeowners Guide – CHSVG
- Replacement Cost - both Building items and Personal Property
- HO 6 Deductibles
- Master Policy Deductibles –
 - \$25 K Fire& All Risk except Wind/Hail, per event
 - 1% wind/hail per structure, per structure per event
- Loss Assessments Endorsement
- Endorsements and Other Policy Forms to consider
 - Water Back-up (aka Back-up of Sewers and Drains)
 - Umbrella (excess personal liability coverage)
 - Flood or Earthquake
 - Building Ordinance & Law

We encourage you to do at least an annual assessment, and inventory, and keep all relevant documents handy, to protect your interests and safety. See also the [checklist on safety](#).

Useful references:

North Carolina Department of Insurance

- [A Consumer’s Guide to Homeowners Insurance](#) (esp., pg. 6, Coverage Chart, pg. 7, Optional Coverages, Water Backup, pg. 9, Deductibles, and How Much Insurance Do You Need, page 18, Loss Prevention and Aftermath
- [After a Disaster](#) (brochure – pdf), [How to Deal with the Aftermath of a disaster](#),
- [Questions to Ask Your Agent](#),
- [Wind and Hail Deductibles](#)
- [Fortified Homes and Mitigation Credits](#)

Toll free: 1-855-408-1212 Fax: 919-733-0085 www.ncdoi.gov

IRMI (Institute for Risk Management and Insurance) - [10 Steps to a Well-Designed HO-6](#)

North Carolina Statutes – esp. § 58-45-45, a2) [Rates, rating plans, rating rules, and forms applicable](#). (Wind/Hail 1% Deductible), [Insurance](#) - § 47C-3-113, and § 47C-2-102. [Unit boundaries](#).