

## Insurance Tips for Countryhouse Service Group members – July 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, as valued in Declarations, per event
- Loss Assessments Endorsement
- Endorsements and Other Policy Forms to consider
  - Water Back-up (aka Back-up of Sewers and Drains)
  - Flood or Earthquake
  - Building Ordinance & Law
  - Personal Injury Legal Liability
  - Umbrella (excess personal liability coverage)

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](#).

**To report an insurance claim:** Do not contact the HOA’s insurance company if there is damage to your unit; contact [Mill House Properties to report damage, using AppFolio](#) or calling 919-448-5150 (HOG p. 6, and 11) and in the event of emergency, call 911 and then Mill House, who will contact the HOA board.

Contact your own insurance agent, as well, in the case of damage within your HO6 insurance policy coverage. Our CH master insurance policy is in AppFolio under Shared Documents (requires sign-in).

### 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](http://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](#).