

## West Park Hills Homeowners Association

Policy Term: September 1, 2026 to September 1, 2027

### Building Coverage

The association's master policy provides blanket coverage on an "All-In" basis, which includes everything permanently and physically attached to the building. This includes fixtures, wall coverings, floor coverings, cabinets, millwork, built-in appliances, and homeowners improvements and betterments. **The deductible for the master policy is \$40,000 per occurrence with a 2% per building wind/hail deductible. All or part of this deductible will be a homeowners' responsibility, so please take careful notice of the HO6 policy section below.**

*Please note:* The association policy does not provide coverage for personal property for the homeowners. This coverage is provided by a separate policy most commonly known as an HO6 policy. In the case of a unit being rented out and not owner occupied, the landlord would need a policy similar to an HO6 which is known by different names throughout the industry.

### Association Liability vs. Personal Liability Coverage

The master policy includes \$1,000,000 of liability coverage per occurrence. This protects the association in the event of a claim or lawsuit being filed against the association.

The policy does not cover individual homeowners for their own personal liability. Personal liability is especially important for that portion of the premises occupied by or reserved for the exclusive use of a homeowner. Again, personal liability is provided by an HO6 policy or its equivalent in the case of a rental situation.

### HO6 Policy

**It is essential that all homeowners purchase an HO6 policy (or its equivalent if a rental) for the following protection:**

- All personal property such as clothing, furniture and household goods.
- The \$40,000 deductible per occurrence with a 2% per building wind/hail deductible. The association determines who is responsible for paying the master policy deductible in the event of a loss. It is our understanding that the homeowners affected by the loss would incur the association deductible. **It is important for you to explain the exposure of the deductible to your HO6 agent- where and how this is covered varies from company to company. Failure to do so could result in you paying your portion of the association deductible or loss assessment out of your own pocket.**
- Building and Loss Assessment Coverage. You should discuss the appropriate limits with your agent.
- Back-up of Sewer & Drain Coverage. While the association's master policy provides coverage for this peril, it is subject to the association's deductible, which could be your responsibility. Typically, HO6 policies don't automatically include this coverage. Therefore, it is recommended you check with your agent to see about adding this coverage to your policy.

**Certificate of Insurance:** If you are in need of a certificate of insurance, please contact Paul Gentilini's office directly.

**Claims:** If you suffer a loss, please first notify Rod Wooten at (952) 215-8957. You should also notify your personal HO6 carrier as they may become involved in the claim as well.

**IMPORTANT!** HO6 policies are not standardized. Our office is well versed in HO6 policies. If you have questions regarding how your HO6 policy coordinates with the association's master policy, or would like a quote on an HO6, please contact State Farm Paul Gentilini's office at 763-755-1420.

93-GS-0589-9

Policy Number  
Replaced Policy Number

## EVIDENCE OF INSURANCE

# CONDOMINIUM/ ASSOCIATION POLICY



Coverage afforded by this policy is provided by the Company indicated below:

- ☒ STATE FARM FIRE AND CASUALTY COMPANY A Stock Company, Bloomington, Illinois  
☐ STATE FARM GENERAL INSURANCE COMPANY A Stock Company, Bloomington, Illinois  
☐ STATE FARM LLOYDS COMPANY A Lloyds Company, Dallas, Texas

This is to certify that the Company indicated above has the following insurance in force:

## Unitowner's Name and Mailing Address

AGENT: PAUL GENTILINI INSURANCE AGENCY INC  
 3357 COON RAPIDS BLVD NW  
 COON RAPIDS, MN 55433-2426  
 PHONE: (763) 755-1420 FAX: (763) 755-1761

paul@myagentpaul.net

## Insured's Name and Mailing Address

WEST PARK HILLS HOMEOWNERS ASSOCIATION  
 PO BOX 385758  
 BLOOMINGTON, MN 55438-5758

**Automatic Renewal** - If the Policy Period is shown as **12 Months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee written notice in compliance with the policy provisions or as required by law.

09/01/26

**Effective Date**

The Policy Period begins and ends at 12:01 a.m. Standard Time at the building unless otherwise stated.  
☐ Noon Standard Time

**12 Months**

**Policy Period**

09/01/27

**Expiration of  
Policy Period**

## Policy Type

- ☐ Basic Form 1  
☒ Special Form 3

## Limits of Liability

\$ 40,310,400

\$ 1,000,000

## Coverage

A Buildings

L Business Liability

## Deductible

\$ 40000 PER OCC

In case of a loss we cover only that part of the loss over the deductible stated.

## Forms, Options &amp; Endorsements

GUARANTEED REPLACEMENT COST 2% PER BUILDING WIND/HAIL DEDUCTIBLE  
 \$1,000,000 DIRECTORS & OFFICERS LIABILITY - EACH OCCURRENCE  
 \$ 75,000 CRIME/FIDELITY - EACH OCCURRENCE  
 \$1,000,000 UMBRELLA LIABILITY - EACH OCCURRENCE

\*\*\*156 UNITS\*\*\*

## Unitowner Mortgagee

Loan Number

\*\*\*FOR INFORMATIONAL PURPOSES\*\*\*

*Paul Gentilini By  
 Sugar Reynolds*

Agent's Signature/Countersignature  
 6002

Agent's Code  
 (763) 755-1420

Telephone Number  
 08/04/2026 SR

Date