



UNDERSTAND. SERVICE. INNOVATE.

February 2026

Dear Westgate Square Condo Association Resident:

We are pleased that your Board of Directors has selected USI Insurance Services to provide your Association's master insurance policy.

We have customized an insurance program to meet your Association's needs. This program includes Property Coverage, Association Liability, Directors and Officers Liability, Fidelity Bond Coverage and Workers Compensation. We have highlighted below the property portion of your Association's program to assist you in purchasing your own homeowners insurance.

Your Association's buildings are insured on a Guaranteed Replacement Cost form, against "special risk" of physical loss (subject to policy limitations and standard exclusions) through Community Association Underwriters under policy number CAU6038553 which is effective 02/01/26-02/01/27. The basic policy deductible is \$25,000. A \$25,000 deductible per unit applies for losses resulting from Ice Damming and Water Damage. In addition, a 2% wind/hail deductible per building applies.

**Coverage is written on a Single Entity basis. Single Entity coverage will cover any property included in units which was initially installed in accordance with your condominium's original plans and specifications or a replacement of like kind and quality of such property. The Association does not provide coverage for the personal belongings brought into the units by the individual owners.**

As a service to your association, the basic coverages outlined above should be helpful to you in designing your personal insurance program; as a unit owner there are additional coverages you may want to consider.

In addition, if you receive a letter or phone call from your mortgage company asking for information about the insurance coverage on your unit please contact EOI Direct and they at 877-456-3643 will provide your bank with the documentation they need.

This is a coverage summary, not a legal contract. This summary is provided to assist in your understanding of your insurance program. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss. Specimen copies of all policies are available for review prior to the binding of coverage.

Sincerely,

Traci Emmett  
Senior Commercial Account Manager