AssuredPartners

August 24, 2026

Oak Hill at Spring Ridge Homeowners Association
c/o Danella Realty & Management Co. Inc.
P.O. Box 1017
Blue Bell, PA 19422

Re: Update on Property & Liability Insurance for Your Home

PLEASE PROVIDE A COPY OF THIS LETTER TO YOUR HOMEOWNERS' INSURANCE AGENT

Dear Homeowner:

Oak Hill at Spring Ridge Homeowners Association has an insurance program for any property owned in common and the liability for the common areas of the association. However, this master policy does **NOT provide any coverage for the individually owned residential dwellings.**

Each homeowner is responsible for insuring their dwelling structure. Each homeowner should make sure that their homeowner's insurance policy provides full building coverage in addition to contents, personal liability, etc. Also, you want to make sure that both your dwelling and personal property are written on a replacement cost basis.

Furthermore, we suggest that protection for backup of sewer and drains be included which can be done by endorsement with most insurers. Loss assessment, sink hole collapse coverage, jewelry, and many other coverages should be discussed with your agent.

Please verify immediately with your personal insurance agent that you have a HO-3 or equivalent insurance policy covering your home. If you do not have a HO-3 policy or if you would like to get a quote based on the requirements of the association's policy, please contact our office and ask to speak to our personal lines agent.

If you rent your home to a tenant, you must make sure that you have full building coverage on a Dwelling Fire Policy, HO-3 Policy or equivalent policy. If you have any questions, please feel free to call.

Best regards,
AssuredPartners

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