

## Insurance Clarification

The Master Policy, purchased by VBCA Council, insures all portions of the unit that contribute to the support of the building, including main bearing walls, but excluding painting, wallpapering, decorating or other work on the interior surface of walls, ceilings, and floors within a unit.

The unit's interior, including wiring, pipes, windows, doors, and walls, other than the main bearing walls, is the responsibility of the Unit Owner to insure under their homeowners (HO6) policy.

The Unit Owner is also responsible for insuring his or her own personal property. In addition, the Unit Owner is required to carry his or her own personal liability policy.

The Unit Owner will be held responsible for any damage caused to the main bearing walls by actions committed by them, their residents, their visitors, their contractors, or any other person or pet associated with the unit.

If you would like more information about a homeowner (HO6) policy, please feel free to call K T & D, Inc. at (302) 429-8500.