



**Thomas Creek Homeowners
Association, Inc.
&
First Niagara Risk Management**



One of the Top Insurance Agencies in the Nation



One of the largest providers of risk financing and risk reduction services in the U.S.¹

Named a “Best Practices” agency, an honor given to only the top 1% of insurance agencies/brokers in the U.S.²

Independent agency with deep relationships with the top insurance carriers in the country

¹Business Insurance, July 15, 2013, as ranked by 2012 brokerage revenues from U.S.-based clients

²Reagan Consulting for the Independent Insurance Agents and Brokers of America, January 2014

Insurance and consulting services are available through First Niagara Risk Management, Inc., a wholly owned subsidiary of First Niagara Bank, N.A.



Customized 360° Review Process to Reduce Your Total Cost of Risk

Expert analysis to create tailored solutions to address your specific needs



Master Policy – Cincinnati Insurance Company

- Blanket building coverage based on full replacement value. The blanket value is \$9,489,440.
- Improvements and alterations made by the present or prior owner are excluded in the master policy per the declaration.
- Fire and Casualty. Insurance Under the “Single Entity” Concept, i.e. covering the entire Unit as initially built including as applicable, the wall to wall carpeting, lighting fixtures, bathroom fixtures, kitchen appliances, wall coverings, all machinery servicing the Unit and common facilities and any other permanent fixtures. However, there is no coverage for any improvements or alterations (upgrades) of the Unit.



Master Policy – Cincinnati Insurance Company

- Coverage for backup of sewers and drains up to \$10,000 per occurrence
- \$1,000 deductible
- \$1,000,000 liability each occurrence / \$2,000,000 aggregate
- Hired and non-owned liability - \$1,000,000
- Directors & Officers liability - \$1,000,000 each occurrence
- Umbrella – \$1,000,000
- Earthquake and Flooding are excluded



Your Unit Owner Policy

The Master Policy *does not* cover personal property or legal responsibility.



Your Unit Owner Policy

Coverage's:

- Be sure you select an H 0 - 6 Condominium Unit Owners Policy designed especially for the Condominium Owner.
- Personal Property - covers your own personal property up to your chosen policy limit. Be sure to choose "Replacement Cost" and "All Risk" coverages.
- Additional Living Expense - covers additional expenses in case you can not stay in your condo.
- Loss Assessment Coverage - Gives you protection against financial loss if damage to commonly owned property exceeds the amount of coverage in the Master Policy. Loss Assessment is for covered losses only and excludes normal maintenance work.



Your Unit Owner Policy

Coverage's:

- Special Policy Limits - Each policy limits certain items such as jewelry up to \$1,000. You may purchase additional coverage for these items.
- Building Additions & Alterations – Covers built-in improvements made to unit and upgrades from the original construction.
- Liability Protection - Coverage against liability claims and lawsuits for accidental bodily injury or damage to property of others while in your home, by your personal activities (sports) and by your children or pets. Recommended value of \$300,000 or more.
- Medical Payments - Pays up to \$1000 per person regardless of your legal liability.
- Umbrella Policy – Covers over your Auto & Home Liability for 1 million or more.



Questions?

Contact

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