



IMPORTANT INSURANCE INFORMATION

MASTER POLICY CARRIER and all Flood Insurance:

Nationwide Insurance
Staples & Associates
140 S Salisbury Blvd. #2
Salisbury, MD 21801-7131

AGENT: BILLY STAPLES

Phone - (410) 546-3999

Fax – (410) 546-6165

E-Mail: STAPLEW@nationwide.com

DEDUCTIBLE for Master Policy: \$5000.00

Each homeowner is responsible for paying the \$5000.00. Master Policy Deductible, therefore **you must carry your own *Personal Condominium Unit Owner Policy*** that includes ***Loss Assessment Coverage*** to protect you from having to pay the \$5000 out-of-pocket. You may also choose to carry coverage to protect your personal belongings.

MASTER POLICY COVERAGE:

Please refer to the Code of Regulations for Fairfield Article VI and VII. Available on our website, www.fairfieldatlongneck.com In general terms, the Master Policy will restore the building to its original building specifications.

FLOOD INSURANCE:

All flood insurance is carried by building. The HOA coverage should cover your home – you do not need separate flood coverage. If you receive a letter from your mortgage company please fax it to Nationwide’s office and they will send your mortgage company the policy coverage information.

HOW TO FILE A CLAIM

- 1. For all Emergencies please call 911**
- 2. Call the Property Management office – PPM at 302-644-2752 or 302-227-5750**
- 3. Contact HOA Board: Al Wolf aew668psu@verizon.net or Carolyn Buckley carolynsbuckle@gmail.com**
- 4. Contact you personal insurance carrier**

Note: If you are unable to reach the Property Management Company or a Council member, you may contact the Nationwide Claims Unit at 1-800-421-3535