SCHEDULE YOUR FREE COMPLIMENTARY HOA INSURANCE REVIEW

SACKRISON INSURANCE AGENCY-WEST

HOA & COMMUNITY ASSOCIATION INSURANCE

Is Your HOA Really Covered?

A guide for community managers and their boards: the coverage and limits that matter in 2027.







12 COMPLIMENTARY HOA REVIEW POINTS

1. The Coverage Layers
Master policy covers common property; owners carry HO-6 for their units.

2. D&O Protection
Shields volunteer board members' personal assets from governance lawsuits.

3. Master vs. HO-6
Know where coverage stops, especially with "bare walls" policies.

4. Fidelity Bonds
Protect funds from theft or fraud; grow the bond as reserves grow.

5. Replacement Cost
Insure what a rebuild costs today, not the property's market value.

6. Contractor Risk
Verify every vendor's workers' comp and liability before work begins.

7. 2027 Cost Trends
Shop the market annually instead of auto-renewing.

8. Umbrella Coverage
An extra liability layer above GL and D&O limits.

9. Common Claims
Slip-and-falls, water damage, and underinsured losses lead the list.

10. Governing Documents
Your CC&Rs may require more than the state minimum.

11. Special Assessments
Coverage shortfalls fall on every owner. Check loss assessment coverage.

12. The Right Partner
Work with an agent who specializes in HOAs and reviews deductibles too.

This flyer is general information, not legal advice or a coverage offer. Coverage is subject to policy terms and underwriting.



CALL JOHN FACEY

(945) 313-9971 | CA Lic. #44567711

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