



June 3, 2021

Aransas Harbors Condominium Council of Co-Owners, Inc.  
c/o Life in Paradise  
230 S Cut Off Road  
Port Aransas, TX 78373

RE: 2021-2022 Insurance Policies

Dear Association and Unit Owner:

Thank you for allowing Carlisle Insurance Agency, Inc. an opportunity to serve you. The following is a brief description of approved coverage by the Board for Property Insurance under the Association policies for the policy terms of 05/01/2021– 05/01/2022. For an outline of all other policies, please refer to the Summary of Insurance that will follow separately.

Property & Windstorm/Hail – This policy provides coverage to the Association Scheduled Property for All Perils including Fire, Lightning, Smoke, Theft, Vandalism & Malicious Mischief, Wind, Hail, excluding Flood & Earthquake. Coverage written to meet 100% Replacement Cost values for all buildings, subject to a policy deductible of \$25,000.00 for All Other Perils, \$25,000.00 for All Other Wind And Hail, and 2% for Named Storm and Wind Driven Rain. Coinsurance is waived. The insurance amount on each building is based on Replacement Cost Estimator with Values to include Foundations, Exterior Walls, Structural Flooring, Roof Material, Interior Floor Finish, Ceiling Finish, Partitions, and Mechanicals including Heating, Cooling, Plumbing & Electrical, and Built Ins.

We do not cover - personal property (furniture, clothing, dishes etc.) in the care, custody or control, or personal property owned by a unit owner.

Wind Deductible Buy Down – This policy provides Named Storm Deductible Buy-down coverage for Buildings A -K. The Total Insurable Value is \$235,210.00, and is subject to policy deductible of \$5,000.00, per occurrence for Named Storm.

Flood – The Condominium Buildings are insured under a Residential Condominium Building Association Flood policy form. The Office & Clubhouse building are insured under a General Property form. These policies are subject to a deductible of \$1,250.00 for each Building. This policy insures for rising water and water surge.





The following items are insured within the units within the Building (under the RCBAP form); installed:

- 1) Built –in dishwashers;
- 2) Built-in microwave ovens;
- 3) Garbage disposal units;
- 4) Hot water heaters, including solar water heaters;
- 5) Kitchen cabinets;
- 6) Plumbing fixtures;
- 7) Radiators;
- 8) Ranges;
- 9) Refrigerators; and
- 10) Stoves

This policy does not cover personal property owned by the Unit Owner.

It is highly recommended that each individual unit owner should maintain insurance on their personal property and for personal liability protection. In addition, each unit owner should purchase “Loss Assessment” coverage to insure against an Association special assessment for a large deductible or uncovered claim on the master policy. If you own a Rental Unit, Loss of Rents may be available depending on the insurance carrier. Please get with your agent for explanation of your policy forms and coverages. This information is meant only as a current guideline for unit owners and is not inclusive of all coverages that should be purchased by unit owner.

Should you have any further questions, please feel free to contact me. For proof of insurance for mortgage companies, Brandy Mattox, [brandym@carlisleins.com](mailto:brandym@carlisleins.com) is your customer service representative. In case of a loss, contact Andrea Garcia, [andrea@carlisleins.com](mailto:andrea@carlisleins.com) in our claims department at 361-884-2775. Keep in mind that Carlisle Insurance Agency, Inc. handles a full line of property, casualty, life, and health insurance for both individuals and businesses.

Thank you again for your business.

Sincerely,

CARLISLE INSURANCE AGENCY, INC.

Olga Garcia, Broker  
[olgag@carlisleins.com](mailto:olgag@carlisleins.com)

