

Harrison Estates Homeowners Association, Inc .



April 24, 2025

The Firebird Agency
Travis Sibley



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Lorna De La Ossa
Harrison Estates Homeowners Association, Inc .
c/o Bidegain Realty Inc.
8755 E Broadway Blvd
Tucson, AZ 85710

Effective Dates: 4/10/2025 - 4/10/2026

Dear Board of Directors:

I am pleased to announce that the Board of Directors has renewed the current insurance policy with Distinguished, staying part of The Firebird Agency Insurance family.

The Association's insurance policy includes an insuring agreement of "Original Specifications" coverage for common elements, limited common elements, and property included in units and private storage areas which were initially installed in accordance with the association's original plans and specifications or a replacement of like kind and quality.

- The Association's basic property deductible is **\$10,000**.
 - Water damage deductible is **\$10,000**.

In addition, The Firebird Agency can assist any member of the Association with their personal lines insurance needs, including the HO6 (Condominium Homeowner's Insurance) to supplement the coverage offered by the Association's master insurance policy, avoiding any gaps or overlaps in coverage.

Also, The Firebird Agency has access to a preferred group rate for approved Associations, offering a group discount rate for all the members of the Association for their personal insurance needs. If the Board of Directors is interested, please let me know and we can request approval.

The Firebird Agency is focused on 'Making a Difference' in the community, in the workplace and in people's lives.

Sincerely,

Travis Sibley
HOA Insurance Specialist

The Firebird Agency
1333 N. Greenfield Rd., Ste. 103
Mesa, AZ 85205

Harrison Estates Homeowners Association, Inc .

“Homeowner’s Insurance policy (HO6)”

Important coverages:

- **Property (Unit)** – The association's insuring agreement is Walls-In Coverage, excluding improvements, betterments, upgrades and additional installations made to the unit, after first conveyance of the unit.
 - **Insuring Agreement – Original Specifications Coverage.**
- **Property (Personal Contents)** – non-permanently attached items, such as furniture, clothing, appliances, computers, etc.
- **Sewer & Drain Back-Up** – coverage for sudden and immediate overflow of water or sewage from your toilet, bathtub or sink drains. Many policies offer lower limits and exclusions.
- **Loss of Use** – pays for hotel costs and additional living expenses, if your unit is determined to be ‘inhabitable’, as a result of a covered loss.
- **Loss of Rents** – pays for uncollected monthly payments due from a tenant; resulting from an ‘inhabitable’ unit damaged by a covered loss.
- **Loss Assessment** – Pays for losses in the common area of the Association that exceed the HOA’s master insurance policy limits – resulting in a special assessment to all unit owners on an equal basis.
- **Ordinance or Law coverage** – Pays for costs associated with losses related to the condominium units in the event of an earthquake that may result in a special assessment to all unit owners equally.
- **Personal Liability** – Pays damages which you are legally obligated to pay because of bodily injury or property damage resulting from an occurrence.
- **Umbrella Liability** – Additional liability coverage that is excess to the underlying liability policy
- **Host Liquor Liability** – Pays for damages which are legally obligated to pay, as a result of bodily injury or property damage, arising out of the serving or distribution of alcoholic beverages by a party not engaged in this activity as a business enterprise.
 - ***Example: You host a holiday party in which alcohol is served and consumed, free of charge, by your guests. Afterwards, one of your guests leaves the party inebriated and crashes their car into a nearby house. The homeowner and the inebriated guest bring suit against the host of the party.***
- **HOA Deductible:** The Association’s master policy carries a **\$10,000 basic property deductible and \$10,000 water damage deductible.** If the event of a covered claim, the HOA may seek to recover the deductible from the unit owner (s) involved in the claim. Further, your obligation to pay the deductible may be offset by your HO6 insurance policy (up to \$25,000); subject to your own personal deductible.

Association Insurance Contact List

Association's Insurance Agent

Travis Sibley
480-808-5521 - Office
480-225-1604 - Cell
tsibley@fbagency.net

Claims or Customer Service Requests

serviceteam@fbagency.net

Certificates of Insurance

**Certificates of Insurance will be sent to
the Property Manager via email.**

Homeowner's Insurance Policy (H06) Quotes

Ben Tracy
480-808-5521 – Office
480-250-2569 – Cell
btracy@fbagency.net

Harrison Estates Homeowners Association, Inc .

The Firebird Agency is proud to support our clients through simplified insurance & risk management resources. Our expert and dedicated staff takes the time to understand your specific needs and concerns to better provide solutions.

Simplified...

Insurance can be an overly complicated & frustrating process. Our goal is to help simplify that process. We provide knowledgeable, prompt & accurate servicing and deliver on our promises.

Specialized...

Our focus is centered on delivering custom solutions for our client's needs. We specialize in several niche markets and products to create fully tailored plans to reduce insurance cost & improve risk management.

Invested... We dedicate our resources into programs & processes to improve our customer experience. Staying at the forefront of insurance coverage is paramount, as a result, we constantly strive to innovate & manage risk. One way we able to accomplish this goal, is by partnering with companies that have the same high standards and goals shared by our insurance agency.

Here are a few of our preferred insurance carriers for consideration:



Risk Management:

1. Washing Machine Hoses:

The leading cause of water damage in most condominium units is failure of the flexible rubber hoses that connect the washing machine to the hot and cold feed pipes.

The most effective step an Association can take to prevent these types of water damage claims is to urge unit owners to replace these hoses.

How can a board address this exposure?

- Adopt a washing machines resolution – requiring high quality, guaranteed hoses (ex: Flood Check Hoses), water controlling hoses or frequent replacement
- Turn off water when away from your unit for long periods of time
- Require catch pans beneath washer
- Install digital water alarms

2. Water Heaters: Over time deposits corrode the tank liner and heating element. In most cases, water heaters fail gradually. When the corroded bottom of the tank fails, the water will continually flow, in a sudden and immediate manner, until the water has been stopped.

How can a board address this exposure?

- Adopt an inspection and replacement program resolution
- Require catch pans beneath the water heater
- Consider special valves: Automatic Shut-Off, WAGS, Floodstop
- Water sensor alarms

3. Toilet Supply lines – One of the most common causes of water damage within a unit.

Reason: In most cases, the toilet supply line connection becomes striped and releases from the toilet resulting in a sudden and immediate release of water.

How can a board address this exposure?

- Educate unit owners that the toilet supply lines should be ‘hand tightened’ and not over tightened by using tools
- Toilet Supply Line – Connectors are required to be constructed of metal, and not plastic, to alleviate cracks and breaks.

