

# FAM

FAIRCHILD, ADDISON &  
— MCKONE INSURANCE —

Hi neighbors! As many of you already know, our Agency insures your Townhome Association for Building Coverage. Our office is located right down the street on Woodberry.

Since you have purchased a Condo/Townhome, the bank will require insurance to protect its investment in your home. You will; however, need more insurance to cover the interior of your unit, your personal items and liability.

You will need two separate policies to protect your investment:

1. A "master policy" provided by the condo/co-op board.

This covers the common areas you share with others in your building like the roof, basement, elevator, boiler and walkways for both liability and physical damage. The master policy also covers the buildings from the drywall outward.

2. Your own insurance policy- HO-6 policy

This provides coverage for your personal possessions, structural improvements to your apartment, floor coverings, cabinetry, appliances and additional living expenses if you are the victim of fire, theft or other disaster listed in your policy. You also get liability protection.

You are responsible for insuring any flooring, kitchen cabinets, appliances, bathroom fixtures, etc.

Please contact us at (813) 681 - 4893 for a quote on your townhouse. We can also assist you with any auto, life or business insurance!



☎ 813.681.4893

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🌐 [www.FAMins.com](http://www.FAMins.com)

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