

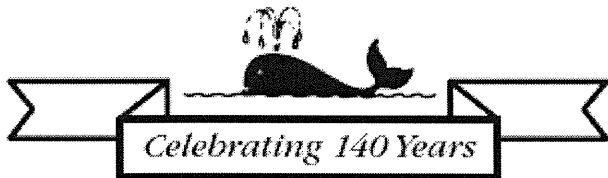
## David Fitts

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**To:** Reston Place Homeowners Association Members  
**Subject:** Personal Insurance Coverage needed in order to prevent any significant gaps or cost in the Event of a Covered Claim where there is an Loss Assessment made by the Association to its Members

Dear Members , I wanted to make sure that everyone was aware of the additional endorsement that you need to have added to your Personal H0-6 Condominium Policy or your Personal H0-3 Homeowners Policy . The endorsement is recognized as Loss Assessment Coverage . Most Insurance Companies offer this coverage for around \$ 20 in premium for a \$ 5,000 Limit. Two of our Companies, Safeco and Travelers , have what I would recognize to be the broadest coverage forms on this coverage . Specifically , Some Insurance companies may recognize a Limit on the amount of coverage that is afforded if the Association makes an assessment to its members due to a Deductible situation on a covered insurance claim . This limitation in most cases is \$ 1,000 .The Safeco and Travelers Form does not recognize this limitation . Please be sure to check with your Agent so that they may explain the Loss Assessment Coverage to you in detail with the Company they have you insured with on your policy . Thanks ! David

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