

December 22<sup>nd</sup>, 2023

White Barn Country Club Prud Homeowners Association  
53 White Barn Drive  
Ogden, Utah 84414

Dear Resident,

My name is Sean Badger, and I am the insurance agent for the White Barn Country Club HOA. I would like to give you a brief outline of the coverage provided by this policy:

1-The HOA's policy is written through United Insurance Group and covers your home for full replacement cost. The coverage includes the structure, both interior and exterior including floor coverings, cabinets & fixtures that are permanently attached.

2-There is a **\$10,000 deductible for ALL** property claims. The homeowner is responsible for paying the deductible.

3-Claims must be submitted by the board or the property manager.

If there are any questions about coverage, please feel free to contact me directly.

It is important to note that all unit owners are required to carry their own personal homeowner's policy, known as an HO6 policy. This policy will cover your personal property, liability and loss of use. I advise that each owner get \$10,000 in building coverage on their policy. The purpose of this is to help offset the HOA's policy deductible. In most cases, the cost of an HO6 is \$150.00 to \$300.00 per year depending upon the value of your personal property, liability limits, etc. I am happy to assist anyone who needs any information on obtaining this coverage. I am also happy to speak with your personal agent to answer any questions they may have.

Please contact me should you have any questions or concerns. My email address is [sbadger@ubinsurance.com](mailto:sbadger@ubinsurance.com), direct line is 801-984-6100 and cell phone is 214-906-4019.

Have a great year!

Sincerely,

Sean Badger  
Risk Manager

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insurance