

June 12, 2025

Woodbrook Townhouses Owners' Association, Inc.

1651 S Black Ave

Bozeman, MT 59715-6701

To The Owners of Woodbrook Townhouses Association:

As Dan Rust State Farm continues to cover the exterior association policy, here are a few things to note on your individual insurance coverage.

- Each unit owner shall insure the interior of the unfinished surfaces of the perimeter walls, floors, ceilings, interiors doors, door frames, cabinets, and trim of each unit
- Each unit owner shall insure the utilities located within its boundaries of which the unit owner has exclusive use i.e. hot water heaters, furnaces, and air conditioner
- Each unit owner insures their personal property including appliances, such as those used for refrigeration, cooking, dishwashing, laundry, security, and HVAC/mechanical
- Coverage for Loss of Use
- Medical Expense coverage
- Coverage for Liability
- Coverage for loss assessment made by the association against the unit owner to cover the deductible portion of the association ****we recommend at least \$10,000 in loss assessment coverage as the wind/hail deductible has recently increased for the association as a whole****

I do know there has been some questions regarding ice dam damage. If the roofs were to become damaged from a dam (which is very rare) the association policy would be responsible for the roof repair or replacement. Any water that gets into the unit causing interior water damage would be the responsibility of each unit owner, subject to their personal policy deductible. Regarding removing the dam – that is going to be an out-of-pocket expense as neither policy would have coverage for that.

We look forward to continuing working with you in the coming year. If you have any questions at all, please do not hesitate to reach out to our office.

Dan Rust State Farm
PO Box 1335
Bozeman, MT 59771
(406)587-8287