

July 10, 2026

Woodbrook Townhouses Owners' Association, Inc.
Bozeman, MT 59715

To The Owners of Woodbrook Townhouses Association:

The association has chosen to move the exterior association policy to Mountain West Farm Bureau. Below are a few things to note regarding your individual insurance coverage.

- Each unit owner shall insure the interior of the unfinished surfaces of the perimeter walls, floors, ceilings, interior 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 conditioners.
- 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. ****It is recommended to have this amount be at least \$10,000 in loss assessment coverage as the wind/hail deductible has increased as a whole for the association.****

Questions regarding ice dams can be answered as follows:

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. Woodbrook will make reasonable efforts to mitigate the formation of ice dams but owners are responsible for any interior damage resulting from ice dams. Some owners choose to insure themselves against this potential damage while others intend to absorb the cost of the repair for interior damage.

Premiums will be billed to each owner and will be due no later than July 31, 2026.

If you have any questions regarding the coverage for the association and what is required or recommended for you to carry, please reach out to Mountain West Farm Bureau at 406-585-5834.

4G Property Management

on behalf of Woodbrook Townhouses Owners Association Board of Directors.