

Ocean Dunes Homeowners Association, Inc.
Kure Beach, North Carolina

2018 Insurance Claims Manual

Approved by:



Ocean Dunes Homeowners Association, Inc.

Agreed to by:



In conjunction with:



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Overview

The purpose of this document is to outline the roles and responsibilities of various groups in the event of a general liability or a property damage loss. Workers compensation and auto liability or damage is not included in this document; refer to the auto claims instruction in the glove box of the vehicle.

This document can be modified at any time with the approval of the Board of Directors and the Insurance Committee of Ocean Dunes Homeowners Association, hereafter called ODHOA.

Requirements of All Contracts and/or People Working on Site

INSURANCE REQUIREMENTS:

Prior to commencing work, Contractor will deliver to Ocean Dunes a certificate of liability insurance showing insurance coverage in force with a minimum of the below limits and naming Ocean Dunes Homeowners Association as additional insured:

- ✓ **Worker's Compensation: Statutory Limits**

- ✓ **Comprehensive General Liability:**
 - \$1,000,000 bodily injury & property damage
 - \$2,000,000 aggregate

- ✓ **Commercial Auto Liability:**
 - \$1,000,000 combined single limit
 - Hired and Non-Owned Automobile

- ✓ **Umbrella / Excess Liability:**
 - \$2,000,000 limit minimum

These policies or their replacements will stay in force for the period of time the contractor is performing the work agreed upon.

INDEMNITY: Contractor shall defend, indemnify and make owner and their respective agents, officers, directors, employees, and assigns, harmless from and against all claims and liabilities, losses, damages, penalties, costs or expenses (including but not limited to court costs and reasonable attorney's fees) for damages to property or injuries, including death, to any and all persons caused by the negligent acts or omissions of Contractor in connection with the materials or services furnished hereunder, including without limitation, the design, manufacture, delivery, use, installation, erection, maintenance, repair, adjustment or operation thereof. In any case where it is necessary for employees or representatives of Contractor to go upon the premises of Ocean Dunes, Vendor agrees to assume full responsibility for the proper conduct of such employees and representatives while on said premises and to comply with all applicable Worker's Compensation Laws and to indemnify Ocean Dunes to the extent set forth

above. In addition, Contractor shall, if they elects to use materials, tools, equipment or facilities made available to Contractor by Ocean Dunes for use by the Contractor and not to be incorporated in the work, as additional consideration, therefore, defend and save Owner harmless from all claims and liability for injuries to, and/or death of any and all persons, and for loss of and/or damage to property resulting from or by reason of the Contractor's utilization thereof, whether or not caused partially or totally by the negligence of Ocean Dunes, their employees, subcontractors, agents or representatives.

What Every Homeowner Should Know About Their Condo Insurance

Overview

A portion of your association dues goes toward the premium of the homeowners association. This premium insures common property, any employees, most liability exposures, vehicles, theft of monies, and professional liability for the board. In this overview we will clarify where the homeowner's association's responsibility ends and yours begins regarding coverage for your unit. We will also provide you with basic risk management tips and suggested insurance coverage you should have. We are not professional insurance agents so these are recommendations. Please discuss this with your insurance agent to finalize the coverage appropriate for you.

Loss Adjustment/Condominium Unit Definition

There are three methodologies to define a unit for insurance purposes. Each methodology has its own idiosyncrasies – both positive and negative. Each association has its own priorities and reasons for choosing a particular method. However, with any of the three methodologies, communication is the key to successful and equitable loss adjustment and settlement.

- **Bare Walls** is simple; everything inside the unit is the responsibility of the unit owner. This method can often make overall insurance costs (unit owner and association) more expensive.

With bare walls, it is critical that all unit owners are told that they are responsible for insuring these improvements and they should regularly update their own values with their insurance representative. Failure of the unit owner to keep up with their values will cause serious problems in the event of a loss.

- With **All In**, all of the improvements are the responsibility of the association to insure. Adjustment of losses is simpler as the association and the unit owners all negotiate with one insurer. There is normally no ambiguity regarding loss payment responsibility.

It is important that the Homeowners Association regularly obtain updates from the individual owners of improvements made to the unit and their value, so that the reported building limit

can be kept current with the association's insurer. It is not as equitable for the unit owners as the cost of all improvements are distributed among all homeowners. If one unit has extensive changes and the other does not, the additional cost for the value of the changes and the subsequent insurance cost are divided among the two.

- Original Specifications (Ocean Dunes' current method) presents its own complications. The Homeowner's Association must regularly remind the unit owners to keep their own insurance current by and insuring any improvements that are "upgrades" from what originally came with the unit. Below are listed the original specifications for the units.

All units except 1800 & 1900:

- All appliances were Whirlpool.
- Kitchen stove was a drop-in self-cleaning electric with electric elements, no microwave.
- There was a re-circulating hood fan above the stove.
- The washer/dryer was an apartment size stack unit.
- The hot water heater was a tall 50 gallon electric unit.
- The kitchen sink had a garbage disposer.
- The living room and bedrooms were carpeted of medium grade.
- The hallways, bathroom and kitchen had vinyl flooring of medium grade.
- The kitchen had fluorescent lighting.
- The hallways had small fixtures for incandescent bulbs.
- The bathroom had globe fixtures above the sink.
- The bathrooms had re-circulating vent fans.
- The dining room had track lighting.
- The kitchen cabinets, bathroom vanities and bar were low- to mid-builders grade.
- The kitchen and bar had laminated Formica tops and the bathrooms were cultured marble tops.
- The HVAC was builder's grade and the owners are responsible for the condenser.

Units 1800 & 1900:

- All appliances were Whirlpool.
- The kitchen stove was a slide in with electric elements and a self-cleaning oven and an integral microwave.
- The washer was a full-size unit.
- The dryer was a full-size unit.
- The hot water heater was a 50 gallon tall electric unit.
- The kitchen sink had a garbage disposer.
- The master and middle bathrooms had Jacuzzi tubs.
- The master was combination Jacuzzi, steam room.
- The third bathroom had a stand-up shower (1801, 1802, 1803).

- The house was carpeted throughout including the sun room and bathrooms with a medium grade carpet.
- The kitchen had vinyl flooring of medium grade.
- The kitchen and laundry room had fluorescent light fixtures.
- The bathroom lighting was globe fixtures above the sink.
- The combination bathroom fan and light was externally vented.
- The hallways had small fixtures for incandescent bulbs.
- The kitchen cabinets had fluorescent lighting under the top unit.
- There was a chandelier in the dining room.
- There was an ice maker in the bar area.
- There was a trash compactor.
- The kitchen cabinets, bathroom vanities and bar were low to mid builders grade.
- The kitchen and bar had laminated Formica tops and the bathrooms were cultured marble tops.
- The HVAC was builder's grade and the owners are responsible for the condenser.
- Units, 1803 (x4), 1804 (x4), 1901 (x2), 1904 (x2), had the referenced number of "Roof Windows" (Skylights).

The windows, sliding doors and roof windows for all units were contractor grade for the 1980s. Any hurricane shutters and storm doors that exist are not part of the originals specs and were installed by individual owners.

The unit owner and their insurance agent need to accurately calculate the value of their improvements and compare this value to the original specifications.

At the time of loss adjustment, the Ocean Dunes' building insurer will need to coordinate with the unit owner's insurer to allocate who pays for what. This method could expose the unit owners to an uninsured loss if they have not purchased appropriate coverage or have elected not to purchase insurance.

Suggested Insurance Coverage

The insurance form you should use for your condo is referred to as an HO-6 policy. Not all HO-6 policies provide the same scope of coverage. Choose an agent versed in HO-6s. There are several parts of an HO-6 form.

Coverage A – Dwelling, Additions & Alterations

Covers the value of the additions or alterations from the original specification. Losses should be adjusted at replacement cost, up to the policy limits, not actual cash value.

Coverage B – Other Structures

Covers other structure around the property which is not used for business, except as a private garage.

Coverage C – Personal Property

Covers personal property, with limits for the theft and loss of particular classes of items (e.g., \$200 for money, banknotes, bullion, coins, medals, fine arts, jewelry, etc.). Although more costly this coverage should also be on replacement basis. If you have these items in your condo you may need to purchase separate jewelry, fine arts, precious metals floaters to cover this exposure.

Coverage D – Loss of Use/Rents/Additional Living Expenses

Covers expenses associated with additional living expenses (i.e. rental expenses) and fair rental value.

Coverage E – Personal Liability

Covers the liability for bodily injury or property damage that occurs within the walls of your unit not covered by the master policy. \$300,000 or \$500,000 would not be an unreasonable limit. This should dovetail with your personal umbrella policy for additional limits.

Coverage F- Medical Payments

Covers medical payments for those injured on your premises due to your negligence.

Loss Assessment coverage is an additional coverage and as discussed below can be worded different ways. Limits are your option and usually begin at \$1,000.

Two areas to review with your agent are:

- 1) You want to have as broad a special assessment coverage as possible; some cover only assessments for damage caused by the HOA itself, others broaden it to cover special assessments resulting by damage caused by perils covered in the master policy, and others broaden it further to include special injury claims and even further to include assessments caused by an error in judgment by the Board of Directors.
- 2) Share with your agent the original specifications standard used by Ocean Dunes in evaluating a property loss so that your policy dovetails properly with it. It is best to err on the side of being conservative and maintain a broader scope of coverage and perhaps more than is necessary.

Insurance Coverage Enhancements for Rental Units

If you rent out your condominium unit, there are some additional coverage enhancements you should look at in your insurance form.

- If your unit is insured as a business entity for your property and general liability coverages, your form is probably sufficient but you need to verify with your insurance agent about the commercial handling "of your unit."
- If your unit is not insured as a business enterprise and you use the personal HO-6 format, there are some potential issues in your basic form:
 1. Property that is in a unit regularly rented or HELD FOR RENTAL to other parties by any insured is not covered.
 2. The peril of theft does not apply to a loss from a resident premises rented by an insured to a non-insured party.
 3. An HO-6 that is not endorsed excludes bodily injury and property damage in connection with a business but does allow limited coverage if the unit is rented on an OCCASIONAL basis. The term "occasional basis" is not usually specifically defined time-wise and therefore the insurance carrier might apply any interpretation.

To fill these gaps you should ask your agent to price and add the endorsement HO-1733 or its equivalent to your current HO-6 policy.

There are some other generic improvements that you should consider and discuss with your insurance agent. While the form numbers shown are the most commonly used, some insurance carriers use their own numbering system. The description shown should be enough to identify the endorsement for your agent.

These are:

- HO-0428 Limited Fungi, wet or dry rot, or bacteria coverage
- HO-0435 Loss Assessment coverage
- HO-0454 Earthquake Coverage
- HO-0490 Personal property replacement coverage
- HO-1731 special all risk personal property coverage
- HO-1732 special all risk dwelling coverage
- HO-XXXX if you have valuable personal property

Discuss these with your agent and ask your agent for any other suggestions for further enhancements to protect your situation.

One final item: your insurance carrier places responsibility on you as a policyholder.

Whenever there is a claim, your insurance carrier has provisions in the contract regarding prompt reporting of claims and it is important that you comply with these provisions. You do not want your carrier to make claim-adjusting difficult for you because of late reporting. You should notify your agent as soon as practical of any claim you may have, even if it may

only constitute a minor part of the total adjustment. Your personal agent will handle it and thereby save you hassles in the future.

All of the above are recommendations. The ultimate decision as to what coverages and limits you have is your choice, with the advice of your agent.

Recommended Risk Management Techniques

- 1) Photograph any improvements that have been made in your unit.
- 2) Keep copies of any improvement invoices etc.
- 3) Make a list of replacement appliances and improvements made.
- 4) Make a list and photograph all contents so an adjustor can see what the property looked like prior to a loss.
- 5) Keep all documentation somewhere else besides the condo.
- 6) Keep your storage area clean and free of flammable items such as paint, gasoline or solvents.
- 7) Don't block the breakaway walls on the Oceanside units.
- 8) If you can't understand your agent and are unable to get the coverage, you should shop for a more knowledgeable agent.
- 9) If a fire occurs in your unit, protect yourself first, and call the fire department – 911.

What to Do If You Hire a Contractor

Your HO-6 insurance policy does not cover contractors. If they are injured on your premises while doing work for you, your policy will not pay for those damages. Nor will it pay for any damages that the contractor might cause. You would be responsible to pay for those damages out of your own pocket and then need to sue the contractor later on to recoup those costs.

You should make sure that your contractors have their own coverage for both general liability and workers comp. The general liability is for damages that they may cause, and the workers comp is for themselves and employees of theirs.

Just because they tell you they have coverage, don't believe them. Ask for a certificate of insurance. The certificate will show you their insurance carrier and the effective dates of the coverage. Although many contractors need to be licensed by the state, there is no requirement

for them to have insurance. The only exception is some states have a lower certificate of exception for workers compensation coverage for small contractors.

Many contractors will say their company just too small for insurance and they can't afford it. A typical liability policy for a small contractor costs them between \$2 and \$3 a day for a minimum \$100,000-limit liability policy. This will provide you with protection from third-party claims of property damage and bodily injury that the contractor might cause.

You can't afford to deal with a contractor that is uninsured. Again, the Board of Directors is not a professional insurance organization, and these are only sound recommendations. If you have questions on this, again, your agent should be able to help you.

Property Managers Responsibility

General Items

In the event of any occurrence the following phone numbers need to be readily available. In addition to 911, the numbers for the police department, fire department, local electric company, the president of the homeowners association, and the head of the insurance committee should be posted or on all employee's speed dial.

In the event any employee sees what they believe to be a fire, immediately call 911 and report it prior to investigating it. Any delay in time in the event of a real fire can be catastrophic.

In the event of any occurrence, after the authorities have been contacted, the safety of any individuals is the primary concern.

In the event of any liability situation make sure the safety of individuals is taken care of but do not discuss liability.

While using an Ocean Dunes owned vehicle, cell phones are to be turned off. We have non-owned auto coverage but not hired coverage. If we rent a vehicle we need to get insurance prior to driving.

Once per quarter a list of all permissible drivers with their address, and license number as well as date of birth must to be submitted to the insurance carrier agent.

General and Auto Liability Claims

The following procedures are intended to give the property manager and associates a brief outline regarding general and auto liability accidents and how to deal with them. The types of accidents include:

Bodily injury to a member of the public from any cause which occurs in buildings or outside on sidewalks, driveways, parking areas, etc. that are the responsibility of ODHOA or their designated driver, or

Damage to property owned by anyone other than the insured.

Keep in mind that with any of the above-mentioned incidents, whatever can be done to minimize the injured persons' distress not only aids the injured person but the ODHOA as well. When injured people or those whose property has been damaged are treated courteously and their problems are handled efficiently, ODHOA will likely maintain their good will.

Key Points

When an incident is reported, ask the party involved if they require on-site medical attention. If they do, call 911 for the nearest hospital or emergency medical organization for assistance.

Do not try to move or transport the injured party yourself. Also do not attempt to treat the injured person unless you perceive a life-threatening situation and are fully trained and certified to do so, for example CPR.

If a serious injury such as head trauma, paralysis, shock, severe bleeding, multiple fractures, etc. or death is involved, immediately contact all parties mentioned above.

Gather the pertinent information necessary to complete an incident report such as the one attached but do not unnecessarily detain the injured party. Medical attention is a primary concern.

Do not admit fault regardless of your own or the injured person's opinion on what caused the incident.

Thank the injured party for their patience and understanding and ask them to call either the president of the homeowners association or the head of the insurance committee if any questions or problems arise.

Send the completed incident report to the president of the homeowners association and the head of the insurance committee and the representative of Acentria the same day.

If a housekeeping deficiency existed which may have contributed to or caused the incident, make sure it is corrected immediately and note the incident report accordingly.

Do not discuss the incident with anyone other than those authorized by the president of the homeowners association or the head of the insurance committee of the association.

The primary goal is to prevent accidents, but they will occur. When they happen, our primary concern is the well-being of the injured which is accomplished by prompt, efficient and courteous attention.

If it involves a vehicle, contact the police immediately, and follow their instructions. Get the names addresses, license numbers and insurance information from all drivers involved, as well as any witnesses.

If a camera is not available, use the one on your cell phone to document all pertinent information. There are never too many pictures.

Property Damage Claims

In the event of a property loss such as a fire, hurricane, water damage or other disaster, whether natural or man-made, the following steps and procedures should be followed to make the premises safe and to prepare the documentation to present to the insurer for recovery of ODHOAs loss.

Take whatever action is necessary to protect the property from further damage or reduce the extent of the loss.

Key Points

- Cordon off and secure the damaged area.
- Provide 24-hour watch service to prevent unauthorized entry to severely or extensively damaged areas.
- Board up broken windows and or doors.
- Secure all buildings and/or roof openings.
- Ensure that all impaired fire protection equipment is properly restored to service.
- Photograph and videotaped the damaged area of the premises.
- Work with the head of the insurance committee of the association and establish a claims management team.
- Document the activities of everyone in a logbook.
- Set up a special general ledger account to track all loss-related costs and expenses.
- Do not dispose of any damaged property unless absolutely necessary and then only after a careful record has been made in photos taken of the property disposed of once the insurer's adjuster and/or its expert or contractor has seen the damaged property and agreed with its disposal is it appropriate to get rid of it.
- If asked how large the loss is, do not make any comments or estimates.

Claims Assistance



ODHOA has contracted the services of the Acentria Insurance organization to assist us in all phases of claims handling, follow-up and resolution. They are available to consult and otherwise assist on any claims matter. Their responsibilities include their availability to assist in serious claim situations or catastrophic circumstances, dealing with claimants, dealing with authorities, and to see that the insurers act promptly in the best interest of the homeowners association throughout the life of the claim.

Other functions of Acentria include:

- Reviewing all claims reports to ensure completeness and prompt reporting to insurers.
- Assisting the association and complying with insurance policy conditions, providing the insurers or consul with focal points for obtaining defense information, and monitoring the insurer's claims handling the access to an on line's claim system.
- Trained professionals will assist the association in gathering the supporting documents, estimates, bills, expert reports for presentation to the insurers on the association's behalf.

All insurance claims should be reported as soon as possible and preferably on the date of the occurrence. **Failure to promptly report even potential claims can result in forfeiture of the insurance.**

The appropriate incident reports which are part of the manual should be used. They should be faxed to Acentria at 1-800-875-9845 or e-mailed to claims@acentria.com. If any questions call Acentria at 1-850-650-1950.

Ocean Dunes Homeowners Association

LIABILITY/CRIME INCIDENT REPORT

<p>Complete this report upon notification of a Liability/Crime Incident. Use this form to report bodily injury, stolen property, personal property damaged by fire, or vandalism. Please FAX this form to Acentria at (800) 875-9845 or e-mail to claims@acentria.com, within 24 hours of the incident. If you have any questions, please call Acentria at (850) 650-1950.</p>		
Location:		Phone Number: ()
Address:		Location Code:
City:	State:	Zip Code:
Date of Incident:	Time of Incident: <input type="checkbox"/> AM <input type="checkbox"/> PM	
Name of Person Making the Claim:		
Address:		
City:	State:	Zip Code:
Phone Number: ()	County:	
Date of Birth:	Social Security #:	
Description of Incident, Injury or Damages:(Continue on separate page if necessary)		
Witness:		Phone Number: ()
Address:		
City:	State:	Zip Code:
Medical Attention: <input type="checkbox"/> Yes <input type="checkbox"/> No	Is the Person Expecting Compensation? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Photographs of Accident Scene: <input type="checkbox"/> Yes <input type="checkbox"/> No	Reported to Police: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Est. cost to repair/replace damaged property: \$	Reported to Fire Dept.: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Property Manager Name:	Date Reported to Insurance:	
Report Completed By:	Date Completed:	

PROPERTY DAMAGE REPORT

Ocean Dunes HOA

Complete this report upon notification of **Damage to Property Owned or Managed**. Use this form to report **building structure damage or property that is damaged by fire, weather, vandalism, theft, etc.** Please FAX this form to Acentria at (800) 875-9845 or e-mail to claims@acentria.com, within 24 hours of the incident. If you have any questions, please call Acentria at (850) 650-1950.

Location:		Phone Number:	
Address:			
City:	State:	Zip Code:	
Date of Incident:			
Loss:			
Location of Loss:			
Cause of Loss:			
Kind of Loss: <input type="checkbox"/> Fire <input type="checkbox"/> Theft <input type="checkbox"/> Lightning <input type="checkbox"/> Flood <input type="checkbox"/> Wind <input type="checkbox"/> Other			
Description of Loss & Damage:			
NOTE: If incident involves <u>Bodily Injury or Damage to the Property of Others</u>, please refer to Section I, Liability/Crime.			
Witness:			
Address:			
City:			
Photographs of Accident Scene: <input type="checkbox"/> Yes <input type="checkbox"/> No			

Supervisor/Manager Name:	
Report Completed By:	Date:

**Ocean Dunes Homeowners
Association**

**WORKERS' COMPENSATION
SUPERVISOR'S ACCIDENT
REPORT**

<p>Complete this report upon notification of a Workers' Compensation Injury. This report is to be completed by the injured employee's manager or supervisor. Please FAX this form to Acentria at (800) 875-9845 or EMAIL to claims@acentria.com, within 24 hours of the injury. If you have any questions, please call Acentria at (850) 650-1950.</p>		
Property:		Phone Number: ()
Address:		
City:	State:	Zip Code:
Employee Name:		SS#:
Address:		
City:	State:	Zip Code:
Date of Birth:		Home Phone Number: ()
Job Title:		Date of Hire:
Date of Injury/Accident:	Time: <input type="checkbox"/> AM <input type="checkbox"/> PM	Date Reported:
Date Employee Returned To Work:		
Describe Alleged Injury:		
Injured Part(s) of Body:		
Exact location where injury occurred:		
Witness Name:		Telephone #: ()

What did the employee do or fail to do that contributed to this accident?	
Was the injury due to equipment malfunction? <input type="checkbox"/> No <input type="checkbox"/> Yes (If yes, please describe.)	
What personal protective equipment was the employee wearing (back brace, safety glasses, etc.)?	
What action has been taken to prevent recurrence?	
Name and address of doctor/hospital/clinic:	
Report completed by:	Date:
REVIEW BY SUPERVISOR OR MANAGER	
Recommendations:	
Property Manager/Supervisor (Please Print):	
Phone Number: ()	Fax Number: ()

Ocean Dunes Homeowners Association

OWNED OR LEASED

AUTO INCIDENT REPORT

Complete this report upon notification of an accident or incident involving owned automobile(s) . Please FAX this form to Acentria at (800) 875-9845 or e-mail to claims@acentria.com , within 24 hours of the incident. If you have any questions, please call Acentria at (850) 650-1950.			
Location:		Phone Number: ()	
Address:		Location Code:	
City:		State:	Zip Code:
Date of Accident/Incident:		Time of Accident/Incident: <input type="checkbox"/> AM <input type="checkbox"/> PM	
Location of Accident/Incident:			
Client Vehicle: <input type="checkbox"/> Subcontractor: <input type="checkbox"/>		License Plate #:	Vehicle Vin #:
Reported to Police: <input type="checkbox"/> Yes <input type="checkbox"/> No		Report #:	Violation/Citation: <input type="checkbox"/> Yes <input type="checkbox"/> No
Driver's Name:		Driver's License #:	
Description of Accident or Incident:			
DESCRIBE BELOW OTHER VEHICLE, PROPERTY AND/OR BODILY INJURY			
Year:	Make:	Model:	License Plate:
Damage:			
Insured: <input type="checkbox"/> Yes <input type="checkbox"/> No		Ins. Co. Name:	Policy #:
Owner/Driver Name:		Phone Number: ()	
Address:			
City:		State:	Zip Code:
Injured's Name:		Employee <input type="checkbox"/> Other <input type="checkbox"/>	
Injured's Address:		Phone Number: ()	
City:		State:	Zip Code:
Describe Injuries:			
Medical Attention? <input type="checkbox"/> Yes <input type="checkbox"/> No		Medical Provider:	
Witness/Passenger Name:			
Address:			
Report Completed By (print name):			
Signature:		Date Completed:	

Confirmation of Receipt and Review

I, _____, have received and reviewed a copy of the “2016-2017 Ocean Dunes Insurance Manual”.

I understand the procedures to follow, including the correct contacts to be made, information to be gathered and reports to be completed and delivered.

I understand the importance of prompt action and proper handling with regard to insurance incidents at Ocean Dunes and how this can protect the community from substantial financial loss.

I agree to follow all guidelines and requirements set forth in this manual and any adjustments made to it by the Ocean Dunes Board of Directors.

ODHOA Board Member or ODHOA Kuester Representation

Sign and Return to Ocean Dunes

Fax (910) 458-5454

OceanDunes@bellsouth.net

Signature: _____ Date: _____