



## **IMPORTANT INSURANCE INFORMATION**

### **MASTER POLICY CARRIER and all Flood Insurance:**

Nationwide Insurance  
William Staples Insurance  
140 S. Salisbury Blvd., #2  
Salisbury, MD 21801-7131

Agent: Billy Staples  
Contact: Alyssa Shortall  
Tel: (410) 546-3999  
Fax: (410) 546-6165  
Email: billy@staplesagency.com

### **DEDUCTIBLE FOR MASTER POLICY: \$5,000**

Each homeowner is responsible for paying the \$5,000 master policy deductible, therefore, ***you must carry your own personal condominium unit owner policy that includes loss assessment coverage*** to protect you from having to pay the \$5,000 out-of-pocket.

### **MASTER POLICY COVERAGE:**

Please refer to the Code of Regulations for Fairfield, Article VI and VII, available on our website ([www.fairfieldatlongneck.com](http://www.fairfieldatlongneck.com)). In general terms, the master Policy will restore the building to its original building specifications. See attachment #2 for additional information on what is covered and what should be included in your personal condo policy coverage.

### **FLOOD INSURANCE:**

Flood insurance is carried on each building. The HOA coverage should cover your home—you do not need separate flood coverage. If you receive a letter from your mortgage company please email [certs@staplesagency.com](mailto:certs@staplesagency.com) and they will provide all requested information to your mortgage company.

### **HOW TO FILE A CLAIM:**

1. ***For all emergencies call 911***
2. Call the Property Manager, Patti Shaw at (302) 947-2414 or (302) 542-8666
3. Contact the HOA Board President, Martin Fusselman at (610) 416-8033
4. Contact your personal insurance carrier

**Note:** *If you are unable to reach the Property Manager or a council member, you may contact the Nationwide Claims Unit at 1 (800) 421-3535*