ALERAGROUP
NATIONAL SCOPE. LOCAL SERVICE.

CROSSWOODS HOMEOWNERS ASSOCIATION BARE WALLS DEAR HOMEOWNER BROCHURE	
Policy Period	9.25.2026 to 9.25.2027
Property Limit	500,000,000
Property Deductible All Special Form Perils Except Zinsco Panels	25,000 Per Occurrence
Property Deductible - Any Claim Arising From or Caused by a Zinsco Panel	50,000 Per Occurrence
WALLS OUT/BARE WALLS (Finished Interiors EXCLUDED & Responsibility of Unit Owners to Insure (i.e., built-in appliances, carpeting, wallpaper, upgrades, etc.)	Bare Walls Coverage Applies See Definition Below
Bare Walls Coverage is Up to and Including the Unfinished Drywall, Floors, and Ceilings.	
Earthquake Policy Period	N/A
Earthquake Loss Limit	N/A
Earthquake Deductible	N/A
You Can Consider Adding EQ Loss Assessment Coverage to your HO-6 (Condo) Policy- 25-50-75-100K Limits Available	

THE ASSOCIATION MASTER POLICY WILL NOT COVER ANY OF THE BELOW	
Personal Property	Items Such as Clothing, Furniture, Jewelry, Television, Etc.
Additional Living Expense	If Unit Becomes Uninhabitable Due to an Insured Loss
Personal Liability	Protection for Personal Lawsuits, Legal and Medical Expenses; Injury or Property Damage to Others
Condo Building Coverage	Upgraded flooring, window coverings, built-in cabinets, bookcases, finished surfaces, wall/ceilings
Loss Assessment (With or Without Earthquake Loss Assessment)	Unit Owner's share of assessments charged by the HOA for property or liability losses.

EVERY UNIT OWNER SHOULD SECURE AN HO-6 (CONDO POLICY)	
Natalie Myrick, Personal Lines Manager. Contact for a Free/No Obligation Personal Insurance Quote and/or Review.	Direct Line (949) 381-7708 Natalie.Myrick@Aleragroup.com

IF YOU RECEIVED A LETTER FROM YOUR LENDER BELOW ARE YOUR OPTIONS

1. Using the General Information in the Section below Email or Fax the Letter You Received.
2. Create a Free Account at WWW.EOIDIRECT.COM and you can obtain your certificate annually online
3. EOI Customer Service/Help Desk can be reached by calling (877) 456-3643

GENERAL INFORMATION AND HOA SERVICE TEAM CONTACT INFORMATION	
Main Phone	(949) 381-7700 or (714) 740-1111
General Email	ARRinfo@AleraGroup.com
Jon – Crain Marketing Specialist	Direct (949) 381-7720 | Jon.Crain@AleraGroup.com

CLAIMS	
Sylvia Salas – Claims Manager	Direct (949) 381.7722 | Sylvia.Salas@AleraGroup.com
Glenn Robinson – Claims Backup	Direct (949) 381-7712 |Glenn.Robinson@AleraGroup.com

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Residential and Commercial Associations ● Lessors Risks ● Employee Benefits
Workers Compensation ● Course of Construction ● Earthquake ● Flood ● Hard to Place