

**THOMAS D. FROST AGENCY
NATIONWIDE INSURANCE COMPANY
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Under the condo master insurance policy, the deductible is \$5,000 for all perils. Under the “Condo Act of 1980”, the association has the right to collect this deductible from the unit owner. This issue is addressed in the unit owner’s personal policy (HO-6) under **BUILDING ADDITIONS AND ALTERATIONS**. Most policies will state something to the effect that “this coverage will include your share of any association insurance policy deductible, when the deductible is not assessed against all unit owners”. Condo HO-6 policies usually have this coverage, but you should make sure the limit is at least \$5,000 (which is the deductible of the master policy).

Remember, each company may be different; therefore, we would suggest that each unit owner contact their agent or broker to make sure they have adequate coverage.

TDF/pf