



Antlers Ridge Twinhome Homeowners Association

The Board of Directors for Antlers Ridge Twinhome Homeowners Association has elected to use the following for the master insurance policy:

Carrier	Fortegra Specialty Insurance Co.
Effective Date	05/28/2026 to 05/28/2027
Building Coverage	\$7,263,797
Number of Units	20
Coverage Form	Bare-Walls
All Other Perils Deductible	\$25,000 per occurrence
Wind/Hail Deductible	5% per building
Water/Ice Dam Deductible	\$25,000 per building

Bare-Walls Coverage: Excludes coverage for interior elements of the home such as flooring, cabinets, countertops, fixtures, ceiling & wall finishes, millwork, appliances, and betterments/improvements.

HO6 (Unit Owners Coverage): Since the interior of your unit needs to be insured by your HO6 policy, each unit owner will have different coverage amounts. At a minimum, you should have at least these coverage limits:

Building Coverage A	\$25,000
Water/Sewer & Drain Back-Up	\$25,000
Loss Assessment	\$25,000

***Individual unit owners will need to contact their personal insurance agent for specific coverage questions or recommendations for their own policy as Insurance Warehouse cannot legally advise**

Whether your unit is owner occupied or a rental, it is important that you purchase an HO6 policy and consult with your personal lines agent to make sure that your policy will cover association deductible assessments and damage/claims to your unit in which costs do not exceed the master deductible. An HO6 policy will also provide coverage for your personal property and liability among other things.



What To Do If You Have a Claim: Notify your property management company. The management company will alert the master policy carrier if a claim should be filed.

Does your bank/lender/mortgage company need a certificate of insurance?

EOI Direct – Online Certificate Instructions

- To request a certificate of insurance or to view the policy coverage, please visit; www.eoidirect.com
- If you are a first-time user, click **“Get Started”** and then under **“Homeowners & Property Managers”** click **“Register Now”**
- Follow the prompts to register and write down your User ID and Password so you can log in to your account when prompted – you will receive an activation email from help@eoidirect.com that you will need to access to officially register your account
- Once you have successfully logged in to your account, click on **“Evidence of Insurance”** from the menu options to search and access the association policy information you are seeking.
- *A delivery charge may apply for mortgagee clause additions, however there is no cost to register for access to the website.*

EOI Direct – Phone Call Certificate Instructions

- To request a certificate of insurance via phone, you may call – **(877)-456-3643**
- EOI Direct’s customer service department is available from 8AM to 7PM (CST) Monday through Friday to provide additional assistance.
- English & Spanish help available via phone.