



USI Insurance Services

Shadia S. Ahmad
Vice President | Capital Efficiency & Risk Management
4600 South Ulster Street, Suite 1200
Denver, CO 80237
www.usi.com
Tel: (720) 422-7520

October 30, 2024

Unit Owners of Tamarron Association of Condominium Owners, Inc.

Dear Unit Owner:

We appreciate the opportunity to serve your Association and Board of Directors in placing the Association's Master Insurance program.

Enclosed, you will find instructions on how to access the Association's Certificate of Insurance. Please share this information with your lender, as needed.

Summarized below is an overview of insuring responsibilities for Unit Owners and the Association.

The Association is to insure the following:

- Common Elements (Buildings and/or Structures and common areas).
- Limited Common Areas (outdoor decks/balconies/patios).
- The Units, but up to the drywall only. This is commonly referred to as "bare walls" coverage.

Unit Owners are to insure the following:

- All permanently attached property in the units, including the finished surfaces of the walls, floors and ceilings, cabinets, countertops, fixtures, appliances, etc.
- Improvements and upgrades installed by owners.
- All personal contents such as furniture, furnishings, and all other personal property.
- Loss Assessments, Loss of Rents/Income, Loss of Use.
- Personal Liability

Please refer to the Association's Governing Documents (Association Declarations and Amendments) for further and complete information regarding the insurance requirements for the Association and Unit Owners.

We recommend you forward this information to your Personal Lines Insurance Agent to make sure you have the correct and adequate policy for your unit.

If you have any questions or need additional information, please contact USI.

Sincerely,

Shadia S. Ahmad, CIC, CPIA
Vice President | Capital Efficiency and Risk Management
Real Estate and Community Association Specialist

TO REQUEST AN INSURANCE CERTIFICATE

Please follow the instructions below. If you have questions, please do not hesitate to contact EOI Direct at 1-877-456-3643.

Certificates of Insurance

To better serve our clients, you can now obtain certificates of insurance by using the online delivery service from www.eoidirect.com.

EOI Direct provides state-of-the-art, round-the-clock, online access to insurance information for lenders, mortgage brokers, closing agents, homeowners and realtors in need of Master Policy data for community associations.

To request a certificate of insurance or to view the policy coverage listed on a particular certificate, please visit www.eoidirect.com. If you are a first-time user, follow the links to register and write down your User ID and Password so you can log in to your account when prompted. *A delivery charge may apply for mortgagee clause additions, however, there is no cost to register for access to the website.*

Once you have logged on to your account, click on “Evidence of Insurance” to search and access the association policy information you are seeking. EOI Direct’s customer service department is available from 6AM to 5PM (Pacific Time) Monday through Friday to provide additional assistance **toll-free at 877-456-3643**.

EOI Direct is an internet utility developed to simplify the process of delivering property insurance certificates. **EOI Direct** delivers valuable insurance information in minutes instead of days or weeks.



YOUR USI INSURANCE SERVICE TEAM. WE ARE HERE TO SERVE YOU.

Claims Reporting		Contact your appointed Board of Directors	
Shadia S. Ahmad, CIC, CPIA		Vice President	
<ul style="list-style-type: none">• Strategy and Design• Board and Annual Meetings• Unit Owner Questions• Carrier Negotiations		Phone: (720) 422-7520 Email: shadia.ahmad@usi.com	
Gloria Bueno		Account Manager	
<ul style="list-style-type: none">• Coverage Questions• Policy Changes• Carrier Negotiations• Invoicing Questions		Phone: (719) 309-2823 Email: gloria.bueno@usi.com	
Trini Viscarra, CRIS		Account Executive	
<ul style="list-style-type: none">• Coverage Questions• Policy Changes• Carrier Negotiations• Invoicing Questions		Phone: (612) 509-1946 Email: trini.viscarra@usi.com	
Gail Justice, CISR		Claims Consultant	
<ul style="list-style-type: none">• Claims Questions• Claims Advocacy		Phone: (303) 381-5245 Email: gail.justice@usi.com	
Kyle den Daas		Personal Risk Specialist	
<ul style="list-style-type: none">• HO-6 Insurance Coverage Education• Unit Owner Coverage Questions		Phone: (303) 381-5156 Email: kyle.dendaas@usi.com	
Agency Contact Information			
Phone		(800) 873-8500	