



Who pays the deductible in the event of a claim?

Although the Evia Congress is the named insured, the town cottage owner is responsible for any deductibles assessed.

What are the current property deductibles on the master policy?

Property - \$ 25,000 Per Occurrence, Per Building, All Other Perils applied by Policy
Named Storm Wind/Hail -2% of Total Insurable Values Per Building, Subject to a Minimum of \$1,000

Who facilitates the repairs in the event of a claim?

The town home/cottage owner is responsible to facilitate all repairs in the event of a claim, once approval from the HOA has been received for any exterior or major interior renovations.

Who is the named insured?

The Evia Congress HOA is the named insured. There are several loss payee clauses for mortgage companies that have been added to the master property policy. There is a blanket additional insured on the master general liability policy for the home/cottage owners.

What does the annual Evia Town Home/Cottage Assessments include?

Lot landscape maintenance, in-ground irrigation system maintenance and water usage, and the following insurance: wind, flood, and property (excluding interior personal contents).

How do I obtain a copy of all insurance policies for my files?

Visit the website at: <https://hotchkissinsurance.com> > My Account > Certificate Request

Phone: 713.956.9800

Account Manager: Daphne Clark

This document is intended to summarize the insurance program. This is not the insurance contract. The terms of the policy form will control the insurance contract without regard to any statement made in this summary.

Evia Congress
PO Box 3153, Galveston, Texas 77552
409.877.5555