

TAO Homeowners Association Insurance

- Issued through a “Blanket” or Master Policy
- Policy issued by AXA Insurance Company
- Covers all units for structural damage
- Covers common areas for damages and liability
- Issued and claimable in US dollars
- Includes coverage over most common risks
- Additional coverage can be included for each unit
- Claims can be filed individually

COVERAGES

- Building/Structure: Covers the physical construction of the unit, pools, patios and outdoor areas.
- Hurricane: Covers damage to Building arising from strong wind, flooding or other damage due to Hurricane
- Liability: Covers limited third party liability over events taking place in units and common areas affecting property or individuals
- Fire: Covers loss or damage due to fire
- Assistance services: Covers fees for emergency repairs
- Repair/Replacement: Elevators, pumps and others.
- Glass breakage: Replace/Repair
- Does not cover contents of unit