

COUNTRY GROVE

**“WHO TO CALL”
EMERGENCY GUIDE
2020-2021**

FIRE

Small, no structural damage, extinguisher discharged:

- ▶ #1-Thank you for having an extinguisher in your home!
- ▶ #2-email Management to notify of the date and cause at Lallen@grahammanagementhouston.com or call our office at 713-334-8000. Ask for Leigh Allen.
- ▶ Notify your insurance agent if any personal property loss occurs.

Structural damage, no extinguisher, unsafe!

- ▶ Contact “911” immediately from a neighbor’s home or cell phone outside of the structure for your safety.
- ▶ Call the Carriage House (if during weekend office hours), they will call management
- ▶ Call Graham management at 713-334-8000 to report the date, time and cause. Please provide the address and your contact information. You may also email the manager at Lallen@grahammanagementhouston.com
- ▶ Contact and notify your insurance agent for possible claims on personal property losses.

After the Fire, what happens?

- ▶ Management will contact you via phone and email to communicate updates and aid in scheduling access for vendors and claims adjusters.
- ▶ Management will file the claim and notify the carrier of the damages. A claim number will be assigned.
- ▶ Management will assist in coordinating access dates/times for the insurance adjuster's inspection and then vendors to provide repair estimates.
- ▶ Management will ensure Homeowner has a copy of the applicable Policy Resolution for Insurance deductible and claim responsibility
- ▶ Vendor and Homeowner will be kept in communication throughout the repair process.
- ▶ If any loss occurs on personal property, contact your insurance agent to file a claim for personal loss.

What Kind of Insurance policy do I Need?

You are recommended to obtain an “H06” type of insurance policy. This will cover you from liability claims, personal loss and more (as included on your policy details). You are not responsible for covering the roof or providing wind damage coverages. Please provide your insurance agent with management’s contact information for any questions. Coverage level options, as well as additional rider options are available through your agent. Management cannot make recommendations on personal insurance coverage needs.

Leigh Allen

Lallen@grahammanagementhouston.com Office: 713-334-8000

WHY CAN'T I CONTACT THE HOA'S INSURANCE PROVIDER?

The insurance for Country Grove and CPMCA are required to route through the management company to the Board of Directors only. Homeowners cannot file their own claims on the HOA insurance policy for any reason.

HURRICANE OR OTHER WINDSTORM DAMAGE

- ▶ Please call the Carriage House to report the damage if it occurs during office hours on the weekends. They will contact the manager by phone.
- ▶ If damage occurs during weekday or overnight hours, please call Graham Management at 713-334-8000 to report the damage and your address and contact information. You can also email management directly at Lallen@grahammanagementhouston.com
- ▶ If there is any personal property damage, please contact your personal insurance agent.
- ▶ If damage is extensive in the community, you may be contacted in person by a Board, committee member or volunteer.

HURRICANE AND/OR WINDSTORM DAMAGE CLAIM PROCESS NOTES

There are several items that differentiate claims for windstorm and hurricane damage claims that do not occur with fire damage claims, for example. Firstly, the Association is responsible for a % of the total damage claims from the event, not just a flat deductible. This requires management to compile ALL claims together from each owner and submit to the carrier. The Association will then be responsible for a much larger deductible. This is one of the strategies that your Board of Directors has considered to ensure that a minimum fund balance in the Reserve account (\$200K) is present as this is the rough expected figure the Association would have on a Hurricane or windstorm damage deductible.

If damage was so extensive that condemnation of 80% of the Association occurred, additional information and instructions are listed within the Declaration for the Association.