



FRANCISCAN HOMEOWNERS' ASSOCIATION



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Franciscan Homeowners' Association Insurance Information

The Franciscan Homeowners' Association (HOA) owns and has responsibility for all the buildings, structures, and amenities on the property. Simply stated, the HOA has responsibility for every component from the wall covering out (please see the CC&Rs for the details). All the structural components, electrical wiring, plumbing, gas, etc. is the responsibility of the HOA. Therefore, the HOA maintains insurance coverage for all the structures. In addition, the HOA has liability and workman's compensation insurance. Please see the most recent *Compiled Financial Forecast and Supplementary Disclosures* document for the details of the insurance coverage.

The Board of Directors recommends that individual homeowners obtain insurance coverage for the items on the interior of their unit (personal belongings, furniture, cabinets, fixtures, appliances, etc.)

Franciscan Homeowners' Association,
Board of Directors