

# BoardReady Owner Free Sample

## Condo Unit vs Master Policy — Personal Insurance File Checklist

A soft operations preview for individual Condo unit owners — not boards.

### What this sample is

A short operations checklist so Condo unit owners can start a personal insurance file: documents to gather, a plain-language unit-vs-master map, and a few questions for a licensed agent.

### What this sample is NOT

Not insurance advice. Not legal advice. Not a coverage determination. Verify with your licensed agent, association attorney, and governing documents.

## 1. Two policies, not one (plain-language map)

In many Condo communities, insurance sits in **two places**: (1) an **association master policy** (building / common elements program), and (2) your **unit owner policy** (often called an HO-6) for the unit, belongings, and personal liability. Exact boundaries depend on your **governing documents**, state practice, and the forms in force. Labels like “bare walls” or “all-in” are industry shorthand — **not** universal rules for your building.

| Topic                                             | Often discussed with...                 | Soft note                                        |
|---------------------------------------------------|-----------------------------------------|--------------------------------------------------|
| Building shell, common elements, shared systems   | Association master policy               | Confirm what owners receive in summary materials |
| Unit interior finishes, improvements, betterments | Unit owner policy                       | Definitions vary by form and community           |
| Personal property / contents                      | Unit owner policy                       | Inventory habits help agent appointments         |
| Association liability program                     | Association / commercial-style coverage | Different from individual personal liability     |
| Individual personal liability                     | Unit owner policy                       | Ask your agent how it is named on your form      |

*This table is a teaching aid, not a coverage chart for your unit.*

## 2. Personal insurance file — starter checklist

Check an item only when you can point to a real copy (folder, drive, or binder tab).

### A. Your unit owner policy sleeve

- ☐ Current declarations page(s) dated and filed
- ☐ Full policy / endorsements PDF (or paper copy location known)
- ☐ Agent / broker name, firm, email, phone recorded
- ☐ Policy number(s) and renewal / expiration date on one contact card
- ☐ Prior-year declarations archived (not deleted)

### B. Association context sleeve

- ☐ Master policy summary or certificate pages shared with owners (if available)
- ☐ Recent board / manager insurance notice to owners (dated)
- ☐ Governing-documents pages that mention insurance (copies — not interpreted here)
- ☐ Alteration / renovation approval rule pages (if you remodeled)

### C. Ops contacts & first-step notes

- ☐ After-hours claim / incident path for **your** agent written down
- ☐ Association / manager emergency or water-shutoff contact noted (factual only)
- ☐ Blank space for claim numbers, adjuster names, photo locations

*Ops note: Board or manager answers are factual materials and contacts. They are not a substitute for your licensed agent or association attorney.*

### 3. Three questions for your licensed agent

Bring your declarations + any association insurance summary you have.

1. What does the association **master policy** address for this community, based on the materials I brought?
2. What do unit owners typically address **separately** (for example, interior finishes, improvements, or personal property)?
3. Which association documents are most useful to bring to our next appointment?

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BoardReady Owner — Condo Owner Kit

<https://insuranceguru.gumroad.com//eclqix>

Plain-language unit-vs-master chapters, document folders, water / neighbor / shared-wall ops notes, reporting & first-steps, and printable agent question one-pagers. Soft ops kit only — not insurance or legal advice.

Also available (\$29): [Homeowner Kit](#) · [Renter Kit](#)

Operations and preparedness kit only — not insurance advice and not legal advice. Verify with your licensed agent, association attorney, and governing documents before relying on any checklist item.