



January 11, 2026

Co-Owners of Bloomfield Concord Condominium Association

Re: Condominium Association Insurance

Dear Unit Owner,

This letter is to introduce McCredie Insurance Agency, Inc. as the insurance agency for Bloomfield Concord Condominium Association. I am the account manager for the association and Scott J. Breslin is the agent. We will strive to do our best to service your needs.

Our policy provides the hazard insurance on the buildings and structures only, there is no coverage for interior of units. **YOU ARE RESPONSIBLE FOR INSURING YOUR UNIT!!! This includes everything from drywall to everything inside your unit, including any betterments or improvements.** Our policy also provides liability coverage for the association's common areas.

If you have a mortgage on your unit, your mortgage company may request a proof of insurance on the building on an annual basis. If you receive a request, you can call us at (810) 600-2378 or (800) 333-0983. We will send verification of coverage the same day or, at the latest, the following day. Your mortgage company can also request this directly from us by faxing their request to (810) 767-7323 or emailing us at certs@mccredieins.com. Requests can also be made at our website www.mccredieins.com under the Condo Certificates tab. We provide a fillable form which requests the information we need to provide proof to the mortgage company.

You, as a unit owner, should have purchased a separate Condominium Unit Owners Policy, which in insurance terms, is called an HO6. This protects you personally for your contents and liability. We recommend that you purchase the "Special Coverage" form, not the "named peril" form. We suggest an extension endorsement that will provide loss of refrigerated products, loss assessment and sewer/drain back-up. Our HO6 specialist, Karen Maloney, would be happy to provide a policy evaluation or a quote. Please contact her at 810 767-6050 or 800 333-0983.

Sincerely,

Bernadette M Hill
bernadetteh@mccredieins.com