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Homeowners of  
Villas at Evans Mill

## Homeowner Requirements for Insurance

The covenants of The Villas at Evans Mill require that every homeowner have a personal insurance policy that covers the full replacement cost to rebuild their home. The policy must cover the complete structure both inside and outside. This means that each homeowner would need to have a policy that could rebuild their home if it was destroyed.

***\*Note: A Condo policy will not give proper coverage as it only covers the inside walls and will be in violation of your covenants.***

***\*Note: Make sure to instruct your insurance agent to quote as if your unit was a stand alone building.***

It is vital to the community that everyone has the proper insurance. In the case of destruction to the building the homeowner's policies will work together to rebuild the building. If the policies do not offer a proper limit or full replacement coverage, the homeowner will be responsible for the gap in their coverage to replace their unit.

Please forward a copy of your insurance policy to our office every year when the policy renews. Should you have any questions please call our office and we will be glad to help you.

Thank you for being a caring neighbor.