## **Sea Forest Beach Club Homeowners Association Inc**

Storm and Hurricane Damage Instructions

If your home should receive wind or water damage you should immediately notify your insurance agent and/or your insurance company. They, along with the homeowner, will be responsible for securing the home and protecting it from further damage. They should also get an adjuster to review the damage and file a claim.

After the above has been completed, the management company should be provided with the name of the insurance company and agent along with the claim number so they can determine if the damage is shared with other homes. If shared they will begin the process of reviewing claims and bids for repairs. If the damage is isolated to a single home and not involve the roof the homeowner will continue to work with their insurance company/agent to finalize the repairs.

Documents 16.5.1 defines the requirement that every homeowner must carry both homeowner and flood insurance. Document 16.5.2 through 16.5.6 is the requirement for the owner to repair and re-build.

If you have not provided a copy of both your homeowner and flood coverage to Sentry Management, we would ask that you do so now. A review is being done and if you do not have coverage you could be subject to a fine.

Please email a copy of your insurance coverage to: <a href="mailto:cknaus@sentrymgt.com">cknaus@sentrymgt.com</a> or mail it to: Sentry Management - 7615 Little Rd. New Port Richey FL 34654.

Cari Knaus, Community Representative