



PROOF OF OWNER UNIT INSURANCE GUIDELINES SIENNA TOWNHOME ASSOCIATION (STHA)

1. **Purpose.** These Guidelines outline the type of documentation an Owner can provide STHA to verify they have the unit coverage requirement as outlined in the Amendment to the Supplemental Declaration of Covenants, Conditions & Restrictions (FBC# 2022148307).
2. **Coverage Requirement Summary:** Requirements are specified in the Amendment and the following list is not intended to replace those requirements, but merely summarize them. Owners must provide the details in the Amendment to their insurance provider.
 - a. Cover all improvements located on their Townhome Lot including, but not limited to, the Townhome unit
 - b. Cover all improvements as built (i.e. the original construction standards and materials- "As Built Improvements")
 - c. Cover any improvement(s) updated by an Owner above the original construction standards
 - d. Cover contents
 - e. Coverage shall include loss or damage by fire or other hazards, including extended coverage, vandalism, and malicious mischief
 - f. Coverage shall be in an amount sufficient to cover the full replacement cost of any repair, reconstruction, and contents in the event of damage or destruction from any such hazard
 - g. The insurance shall be written on a form HO5 or equivalent
 - i. Since some carriers do not use HO5 in this market, HO3 will be considered an acceptable equivalent provided the coverage includes the unit and personal property
 - h. Coverage must be obtained from an AM Best A Rated (or higher) carrier
 - i. Coverage must name the Association (Sienna Townhome Association) as an additional insured
3. **Proof of Coverage:** The Owner must provide STHA proof of insurance within 7 business days of the acquisition or renewal of their insurance policy and in no event later than January 31st of each year. STHA will accept the following forms of proof of coverage provided all of the requirements required in the Amendment are included:
 - a. Certificate of Insurance
 - b. Evidence of Insurance
 - c. Full Policy
 - d. Declaration Page
4. **Failure to provide Proof of Insurance:** As outlined in the Amendment.

Townhome Association
9600 Scanlan Trace
Missouri City, TX 77459
281.778.0778
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5. **Amendment.** STHA may, from time to time, modify, amend, or supplement this Guideline.

Guideline Name	Approved/Finalized	Revised
Proof of Owner Unit Insurance	January 26, 2023	

SIGNED, this the 26th day of January, 2023.

SIENNA TOWNHOME ASSOCIATION, a Texas
non-profit corporation

John Barreda

Print Name: John Barreda

Title: Secretary/Treasurer

Signature: J. Barreda
J.Barreda (Feb 2, 2023 10:16 CST)

Email: john.barreda@chesmar.onmicrosoft.com

CERTIFICATION
SIENNA TOWNHOME ASSOCIATION

I hereby certify that, as Secretary of the Sienna Townhome Association, the foregoing Policy was approved on the 26th day of January, 2023, at a meeting of the Board of Directors at which a quorum was present.

STATE OF TEXAS §
 §
COUNTY OF FORT BEND §

BEFORE ME, on this day personally appeared John Barreda the Secretary of the Sienna Townhome Association, known by me to be the person whose name is subscribed to this instrument, and acknowledged to me that s/he executed the same for the purposes herein expressed, in the capacity herein stated, and as the act and deed of said corporation.

Given under my hand and seal this the 26th day of January, 2023.

Dana Ippoliti
Notary Public – State of Texas

