



MUELLER ROW HOME INSURANCE FAQs

Originally Drafted March 2019

Updated August 2025

The information contained in this document is provided as a resource to help owners understand the insurance provisions set forth in the Association's governing documents. This document is current as of July 2025, but it is subject to change without notice. All homeowners should consult with their personal insurance agent to determine their individual insurance needs. This document contains summarized information; however, the Association's governing documents contain additional insurance provisions, and, in the event of a conflict, the governing documents prevail over the information set forth herein.

INTRODUCTORY & GENERAL QUESTIONS

1. What is the POA's insurance obligation regarding row homes?

As part of the Supplemental Covenants applying to Row Homes and Shop Homes, the association is required to obtain property insurance for homeowners, and the homeowners are required to pay the coverage premium (cost) as part of their regular assessments.

2. What does the POA's insurance generally cover?

In general, the insurance policy covers certain types of damages (like damages caused by fire or storms) to both interior and exterior of a row home structure, as originally built. The policy does not cover improvements and betterments installed by the Owner and does not cover the personal property of an owner or their guest or invitees.

There are exceptions and row homeowners should consult with the POA and the owners' private insurance brokers for clarifications on a case-by-case basis. Per the governing documents.

3. What does the updated insurance policy not cover?

- Personal belongings? No. Row homeowners need to secure separate insurance to cover the loss or theft of personal belongings, such as indoor and outdoor furniture, decor, clothing, artwork, jewelry, electronics, etc. It also does not cover auto insurance.
- Personal liability? No. The updated policy is for property insurance and does not include personal liability (for example, if someone has an accident in the row home). Row homeowners should inquire about private supplemental insurance to cover personal liability.
- Additional improvements? No. The POA insurance policy covers the original, as-built condition of the row home. Anything built after the closing of the original sale of the row home — including but not limited to things like patios and decks, shade structures, solar panels, additional built-in cabinetry, new flooring, etc. — are not covered under the policy. Row homeowners should secure additional private insurance for these and related items.
- Loss of use? No. If a row home cannot be lived in because of damage, private insurance would need to cover the expenses associated with living elsewhere while repairs are assessed and made. Row homeowners should check to see if their private insurance provides this coverage.

4. Do I have to have the POA's insurance? Is it a legal requirement?

Yes. This is not optional coverage. Your property is subject to Covenants and Supplemental Covenants placed on your property by the Master Declarant (e.g. Catellus/Arterra) at the time the property was developed. These documents set out legal obligations that you agreed to when you purchased your property. As part of the Supplemental Covenants applicable to Row and Shop Homes, the association is required to obtain property insurance for homeowners, and the homeowners are required to pay the coverage premium (cost) as part of their regular assessments.

5. Who provides the POA's insurance? Can it be changed?

As of January 2022, property insurance for Mueller Row and Shop Homes is provided by Travelers.

6. What about insurance deductibles?

Most insurance policies require that the insured be responsible for a portion of the cost to repair damages covered by insurance (“deductibles”). The POA insurance policy has a number of different deductibles depending on the type of damage or the cause of the damage. The chart under Question 7 below shows the current deductibles and how they have changed over time. Generally, the deductible is \$100,000 per incident except for damage caused by wind/hail, which has a deductible of 5% of the value of the damaged building with minimum deductible of \$250,000.

Generally, deductibles will be funded through special assessments paid by all Row homeowners as a group. All row homeowners are encouraged to secure “loss assessment” coverage that covers special assessments charged by a POA for deductibles or to repair damaged units at the maximum level from their independent insurance provider. This coverage helps row homeowners cover future special assessments for insurance deductibles and repairs.

7. How has the insurance policy changed over time?

Please see the following chart to understand how row home insurance has evolved in Mueller over time:

Element	2021	2022	2023	2024	2025
Insurance Company	Philadelphia	Travelers	Travelers	Travelers	Travelers
Broker	Reid Reynolds of Texas Associates	Chris Brandt of Marsh McClennan	Chris Brandt of Marsh McClennan	Chris Brandt of Marsh McClennan	Chris Brandt of Marsh Agencies
Insurance Premium Rate	0.36 per \$100	0.40 per \$100	0.44 per \$100	0.57 per \$100	0.60 per \$100
Total Premium Amount	\$972,494	\$1,067,416	\$1,385,987	\$1,832,536	\$2,307,856
Insurance Premium % of Row	59%	40%	45%	53%	53%

Home Budget					
Wind/Hail Deductible, per Incident	2% value of entire bldg.	3% value of total bldg.	3% of value of total bldg.	5% of value of total bldg.	5% of value of total bldg.
Water Damage Deductible, per Incident (pipe break)	\$10,000	\$100,000	\$100,000	\$100,000	\$100,000
Flood Deductible, per Incident (rising water from a body of water, sewer back up, etc.)	\$0	\$100,000	\$100,000	\$100,000	\$100,000
Earthquake Deductible, per Incident	\$0	\$100,000	\$100,000	\$100,000	\$100,000
All Other Deductibles, per Incident (snow, lightning, fire, car crash, etc.)	\$10,000	\$50,000	\$100,000	\$100,000	\$100,000
Water Damage Deductible, per Incident (pipe break)	\$10,000	\$100,000	\$100,000	\$100,000	\$100,000

8. What kind of private insurance should row homeowners purchase to cover their property?

The decision as to the type of insurance you should purchase is something each owner needs to work out with their own insurance provider. Generally, there are two types of insurance products that apply:

HO-4 - An HO-4 policy is generally referred to as a “renter’s policy” that normally only covers the contents of your home, but not the structure itself or the improvements that you have installed. These policies may include loss assessment coverage (which you are recommended to have) and/or additional coverages.

HO-6 – An HO-6 policy, also known as a “condo policy,” which generally covers the inside of a dwelling or “walls in” or “studs in.” An HO-6 policy will provide coverage for improvements that you install (such as patios and decks, shade structures, solar panels, additional built-in cabinetry, new flooring, etc.). An HO-6 may be costlier than the HO-4 policy and will probably not cover items covered by the POA’s policy (which might complicate making a claim under the policy).

Row homeowners should discuss with their private insurance provider to find the best policy that suits their needs. It is important that your provider understands the details of Mueller’s insurance approach.

9. What do row homeowners need to tell their private insurance agent?

Row homeowners should tell their insurance agents that the POA insurance policy covers the original, as-built condition of the row home, including the interior. However, anything added after the closing of the original sale of the row home — including but not limited to things like patios and decks, shade structures, solar panels, additional built-in cabinetry, new flooring, etc. are not covered under the policy. In addition, the POA insurance policy does not cover personal property contents and liability coverage. Row homeowners should inquire about a “loss assessment coverage” and make sure that it covers special assessments made by the POA for insurance deductibles and/or repairs associated with insurable events.

10. Who should row homeowners or their private insurance agents contact with more questions?

Row homeowners should contact the POA by submitting a Vantaca request or email to mueller@coherelife.com.

If a row homeowner's private insurance provider does not understand or questions this policy, they should be encouraged to connect directly with the POA's insurance broker:

Insurance Broker on behalf of the Mueller POA

Chris Brandt

Olivia Mohle

Marsh Agency

Marsh Agency

512-789-0319

832-465-7543

chris.brandt@marshMMA.com

olivia.mohle@marshMMA.com

11. Where can more information be found about coverage?

Mueller's row home insurance declaration page and limits are available online on the Mueller POA website, specifically in the Mixed-use Sub Association section (login required).

Most homeowners and insurance providers request an insurance certificate, which the POA can provide within 24 business hours. A copy of the POA's insurance certificate is available at <https://lifeatmueller.com/master-association/> on the Mueller POA website

The insurance declaration page is located at <https://lifeatmueller.com/master-association/>. If you require certification to prove the row home is insured, please contact the POA's insurance broker associate, Tiffany Fry, at tiffany.fry@marshMMA.com.

Information about insurance coverage types and policy provision language may also be found at the Texas Department of Insurance website: www.tdi.texas.gov/pubs/consumer/cb025.html.

PROCESS QUESTIONS

12. When is it appropriate to make a request/claim for repairs?

The division of responsibility for Mueller row homeowners is complicated by the differences between the POA's maintenance and insurance obligations. If your home is damaged in a sudden and direct way (as opposed to general wear and tear), you should contact the POA immediately by submitting a Vantaca request or email mueller@coherelife.com, to see who is responsible

for repairing the damage. Also, if the exterior of your home needs general maintenance or repairs, you should contact the POA.

13. How does a row homeowner start the process of determining if an occurrence is a claim?

Contact the POA by submitting a Vantaca request or email mueller@coherelife.com. The POA will ask for the following information to start the process:

- Name of row homeowner (not renter, if applicable)
- Address of the property
- Detailed description of the damage, including the date of damage
- Photos of the damage
- If the row home is still under the homebuilder warranty
- If the row homeowner has already secured bids to repair the damage (if not, that's OK)
- Date(s) that the repair team may come to the row home to assess the damage
- Any other information that the POA determines is relevant

14. What is the process once a claim is filed?

After a row homeowner has contacted the POA about damage, the POA or its designee will assess the damage, and then make the necessary arrangements, if appropriate to do so, to have the repair(s) completed.

Damage costs not covered by insurance payments will generally be paid by the POA and possibly funded by a special assessment to all row homeowners to cover those costs. A special assessment is a supplement paid in addition to the monthly assessments homeowners pay (e.g. your master, row home, and pool assessments).

15. As it relates to a loss, how will the value of the damages be determined?

If the damage is significant enough, an insurance adjuster will assess the damage and decide if it is an insurable loss. The adjuster will then determine a value using a "like kind and quality" condition, meaning the cost to restore the property to its original, pre loss, condition.

16. Are there things a row homeowner can do to make a claim go more smoothly?

Although not required to process a request or claim, row homeowners may want to consider the following actions to expedite the process:

- Take pictures of each aspect of the row home before an issue comes up to help document the pre-issue condition of the home
- Keep personal insurance information together
- Store photos and/or personal insurance information online, in a fireproof/waterproof safe and/or keep extra documentation off site, such as at work, in a safe-deposit box or with a trusted friend, family member or neighbor
- In the event of an issue, stop the issue, if possible (for example, homeowners generally have a responsibility to shut off water to their home as soon as they discover a water leak to prevent additional damage)
- In the event of a crime, contact the police to document the loss with a police record
- Keep together all records, including but not limited to receipts, emails, notes, pictures, etc.

17. When will repair work start to repair the damage from the most recent storm, and when the special assessment amount be determined?

It will take months to get a final determination from Travelers regarding both the size of the claim (repair costs) and the amount of deductible and for payment to be made. Meanwhile, the POA has started prioritized repairs using funds available from the last special assessment and will attempt to determine the special assessment amount as soon as possible to provide an additional source of funds for repair. The POA is also hiring a project manager to assist in the repair process and to manage the work of the repair contractors.

18. Can I as a homeowner repair my property without waiting on the POA to make the repairs?

Yes, you may proceed with interior repairs. Exterior repairs, except windows, will be coordinated exclusively by the POA. Please follow the steps below to achieve a successful completion of your interior repairs.

- Contact a reputable contractor of your choice to perform the work. Please explain to your contractor that an insurance claim is in process, to plan accordingly, and negotiate payment terms to align with this process.
- Provide photos and or videos to document the extent of damage.
- Obtain estimates for the cost of the repair. (Reference No. 2 above for clarity on what is covered.) Ideally your contractor should prepare an Xactimate type estimate (commonly used by insurance adjusters, this will ensure that the correct unit pricing is used).
- Submit detailed repair estimates to lifeatmueller.com with the subject line heading: Hailstorm – Window Replacement, Screen Replacement, Interior Repairs (Estimates, Photos, Videos)
- Perform the work.
- Submit invoices and photos of completed work to lifeatmueller.com with the subject line heading: Hailstorm – Window Replacement, Screen Replacement, Interior Repairs (Invoices, Photos, Videos)

Only hailstorm-related damages will be reimbursed. Reimbursements will be processed when we have settled the insurance claim. (Reference No. 17)

GENERAL DEDUCTIBLE QUESTIONS

19. What is a deductible and how is it different for a premium?

An insurance deductible is the amount of money that insured people must pay for repairs before their insurance starts paying for covered expenses. An insurance premium is the amount people pay an insurer regularly to keep an insurance policy active. The Mueller POA budgets for the insurance premium annually and pays for it from regular monthly assessments collected from property owners. A deductible is generally funded through a special assessment (an assessment paid on top of the regular monthly assessments) when there is a claim.

20. Who pays for the deductible?

If the damage is covered by the POA policy, the POA will initially pay the deductible, but will generally be reimbursed by some or all the row homeowners in the form of special assessment.

21. Can deductibles be funded out of the Reserves?

Generally, no. Reserves are funds collected by the POA to fund the eventual replacement of those parts of row homes that the POA is responsible to maintain, not to cover unexpected losses. Essentially, row homeowners pay these costs as they are receiving the benefits. For example, through Reserves a row homeowner might pay 1/20th of the expected replacement cost of a roof each year over the 20-year life of the roof. That way, the cost of replacement is not placed on a future owner.

22. How does the deductible work and how does it apply to the row homes?

Per the covenants, for the Mueller row homeowners, when an incident occurs, such as a hailstorm, a tornado, a flood or a fire, every row homeowner – whether they were directly impacted by the incident or not – contributes an equal share to pay the deductible. More specifically, the covenants provide that in the event of an insured loss, the deductible shall be treated in the same manner as the premiums for the applicable insurance coverage. Because the POA maintains insurance on all row homes, if a row home building is damaged, then the deductible will be treated as a shared obligation among some or all of the row homeowners.

23. Why is the deductible so much higher than before?

In recent years, insurance companies have tied the deductible amount for wind and hail damage to the total value of the building insured. (Previously, the Mueller POA had a flat deductible rate of \$10,000 for wind/hail damage). Although this calculation has been going on across the industry for many years, Mueller's deductible was not tied to the value of the building until the beginning of 2021. As of 2025, the Mueller POA's deductible is 5% of the building value.

24. Can my supplemental insurance help pay for the deductible?

Yes. Some supplemental insurance policies have provisions to cover association deductible assessments, even for those who have little to no roof damage. Check with your independent insurance agent to see if your “condo unit owners” or “tenant” policy includes this provision, which is referred to as “loss assessment” coverage and research the highest possible loss assessment limit that your insurance carrier can offer.

See the “Loss Assessment” section below for more information.

25. Why doesn't the POA pay for the deductible itself?

To clarify, the POA will directly cover the deductible, but row homeowners will need to reimburse the POA, as every Mueller row homeowner is ultimately responsible for insurance costs (premiums and deductibles) for their row homes, just like every Mueller yard homeowner and homeowners across the country.

26. Knowing that few unit owners will be able to get above \$50k loss assessment, why did the association get a policy with a \$100k deductible?

Neither the POA nor its broker chose a policy with \$100,000 deductibles; it was all that is available. However, please keep in mind that all row homeowners in Mueller contribute to all deductibles. For example, if fire just one building, all row homeowners contribute to the deductible, not just the row homeowners under that roof. Let's say the value of one row home building is \$4,000,000 for simple math purposes. The deductible would be \$200,000 (5% of the value) split among say 1,000 row homeowners, so the deductible cost would be \$200.00, which is well under the loss assessment cap.

27. Is the \$100,000 deductible per occurrence, even if the event affects multiple buildings?

Yes. The occurrence is the event itself, not the number of buildings or homes affected. For example, when there is another freeze that lasts several days and pipes burst among many row homes among many buildings, this will count as one occurrence, and all row homeowners will pay their share of the \$100,000 deductible, whether their home was damaged or not.

In this scenario, assuming for simple math purposes that we have 1,000 row homes, each row homeowner would pay \$100 as the deductible (\$100,000 divided by 1,000 homes). The loss assessment coverage would cover that deductible cost.

Of course, wind/hail deductible is calculated differently as noted in other places in this document.

LOSS ASSESSMENT COVERAGE QUESTIONS

28. What is loss assessment coverage?

Row homeowners can add to their own insurance policy to help cover the costs associated with paying their share of the deductible that is applied to all row homeowners when an incident occurs. For condo and row homeowners, if you have supplemental or private home insurance, your policy may include “loss assessment” coverage.

29. How do I know if I have loss assessment coverage?

Each policy is different, so the POA can't tell you where to find it in your document. It's best you contact your independent insurance agent.

30. Where can I find the loss assessment letter to give to my independent insurance agent?

The POA will provide a letter with each incident for which a special assessment is charged that row homeowners can share with their private insurance provider so the agents can better understand the situation and, hopefully, obtain loss assessment recovery. A letter was available for 2021 and 2023 hailstorms.

31. I submitted a claim for loss assessment to my insurance and they are asking for a copy of the repair estimate to my home showing the deductible applied. Where can I get this? And if my row home was not damaged, how am I going to get this?

Most independent insurance companies will want to see the POA insurance provider's “final loss run,” deductible amount and the total number of units that will be assessed. Once the POA has this document from the POA's insurance provider, we will provide a copy to any row homeowner or independent insurance broker who asks for it.

32. If I have loss assessment coverage, how will I and the POA be reimbursed?

If your private insurance provider approves the loss prevention claim, they will issue a check directly to you as the policy holder for the private insurance; they will not issue a check directly to the POA. The POA is reimbursed through the special assessment each row homeowner pays to the POA.

33. Can I pay off a special assessment at once or do I need to pay in installments?

Generally, special assessments are one-time charges that you must pay by the deadline. In some cases, the POA may allow you to pay a special assessment over time.

34. What if I don't have loss assessment coverage to cover my share of the deductible?

First, please confirm or even reconfirm with your independent insurance agent to see if loss assessment coverage is included in any part of your private insurance policy. Second, if not, you can contact the POA community manager to discuss payment plans beyond the monthly payment of the special assessment.

35. What if I don't have loss assessment to cover my share of the deductible?

The POA continues to encourage all Mueller row homeowners to have loss assessment coverage, which is very low-cost insurance coverage. While all row homeowners are responsible for paying their portion of any collective insurance deductibles, Affordable homeowners can contact the Mueller Foundation to determine if it has any programs that can assist. If not, the POA may be able to consider a payment plan, depending on the circumstances.

Please also note that it is common for an HO-6 policy to come with \$1,000 or less in loss assessment. Deductibles after major losses like a hailstorm can exceed that. For example, the 2023 storm resulted in a \$5,000 deductible charged to each row homeowner. This is why the POA encourages all row homeowners to discuss loss assessment with their agent.

36. I was advised that by filing a loss assessment claim, my independent insurance could rise. Is that true?

Row homeowners should contact their independent insurance agent to better understand the impact on their policy if they file for loss assessment.

37. What are the most important questions I need to ask my agent about loss assessment coverage?

When you ask your insurance agent about “loss assessment” coverage under your unit owners policy, there are some main points of discussion that you need to verify. First, a point that has already been raised above is to make sure your insurance carrier offers a “high” loss assessment limit. In general, this would mean a limit of between \$25,000 to \$50,000.

Second, and most importantly, make sure your insurance carrier does not limit recovery under this coverage with regards to a claim where the POA is attempting to recover its deductible under its master policy. Some personal insurance carriers may limit payment under this scenario to \$1,000 regardless of if the policy provides a much higher loss assessment limit.

You may also want to check to see if your policy’s loss assessment coverage pays the policy holder as of the date of the event or the date of the special assessment. These two dates could be separated by months.

38. Do we need to get the maximum loss assessment coverage from our personal policy plan?

While the POA cannot tell row homeowners what they need to do regarding private insurance, it is strongly suggested that row homeowners pursue the maximum amount of loss assessment coverage they can get, and even shop around for more coverage, if necessary.

GENERAL ROOF REPAIRS

39. If the roofs are the responsibility of the POA, why would the claim then fall to the homeowner’s insurance?

Repairing the row roofs and making sure the row homes are insured are the responsibility of the POA; however, deductibles are ultimately the responsibility of any property owner, paid to the insurance company through the POA.

40. Will the roofs be replaced with similar materials? How will the replacement roof shingles measure up against the roof shingles currently being installed by the various builders within Mueller?

Roofs (and any damaged gutters and siding) will be repaired or replaced using original materials (i.e. shingles if the original roof had shingles because that's what insurance covers – original materials, not improvements). The POA is evaluating whether upgrading roofs to metal or another material can be done without substantially increasing assessments. This evaluation will be done before replacement of the damaged roofs begins.

41. What if our entire building wanted to upgrade our roofs to metal?

Insurance works by the insurance company paying for the replacement of what was there before the incident, not an upgrade, less the deductible and any depreciation. If all the row homeowners of a building want to upgrade to a metal roof or perhaps a more-expensive shingle that might better withstand hail, the POA might consider it on a case-by-case basis, but it is important to remember that even if the row homeowners pay to upgrade their roof, they will still be subject to special assessments to repair other row homes.

SOLAR PANELS

42. Will solar panels need to be removed for roof repairs?

Yes. Before repairs begin, solar panels will need to be temporarily removed from roofs that need to be replaced or repaired.

43. Who will be responsible for removal and reinstallation?

Generally, solar panel removal and reinstallation should be coordinated by the row homeowner directly with the roofing company before work begins, unless the POA has been able to negotiate additional funds from its insurance provider to coordinate work with a single contractor. Even then, row homeowners should expect to be involved in the coordination.

44. Who is responsible for paying for solar panel removal and reinstallation?

For the most recent storm, the POA is negotiating with its insurance provider to address this issue. The POA will coordinate with the row homeowners once this issue has been resolved.

OTHER QUESTIONS

45. Why do insurance premiums continue to increase?

According to an Austin-American Statesman article from April 26, 2024, Texas insurance rates have jumped 50.9% since 2018. There are many reasons for this:

- Just like an automobile accident insurance claim can trigger a higher insurance premium the next year, the insurance claim that the POA filed for the roof repairs in 2021 resulted in more expensive coverage in 2022, as did the 2023 hailstorm trigger more expensive terms insurance terms for the POA in 2024.
- Nearly every year, insurance premiums rise based on how much insurance companies must pay out across the country, and there are often even more/bigger claims filed each year, for example, wildfires, hurricanes, tornadoes, ice storms and hailstorms.
- The POA's insurance rates were generally less than other condo communities because of the many years the POA was with the same insurance company without a significant claim; this all changed in 2021 with the winter storm and hailstorm.
- Finally, over the past several years, the overall property insurance market, especially for residential condo exposures, has hardened significantly, meaning rates have soared and even on those policies where there were no losses.

46. Why does a row homeowner have to pay a deductible when there was no damage to their row home or row home building?

Mueller's approximately 1,100 row homes are set up like a condo association, whereby everyone contributes for insurance premiums, as well as deductibles. Most insurance claims will be forces of nature that will affect many row homes. Even if your home doesn't experience damage in a current insurance situation, it could be damaged in the next natural disaster, and, with insurance deductibles as high as they are, you'll be thankful your fellow neighbors will be contributing to the next deductible.

47. Does the POA insurance cover damage caused by the owner/occupant?

Travelers does not distinguish between negligence and a natural disaster. If, for example, someone causes a building fire, Travelers would likely cover the

insurance claim minus the deductible (\$100,000). Per the governing documents, however, the Master Board could assess deductible/repair costs against an individual owner depending on the circumstances.

48. Who covers general wear and tear of the row home?

General exterior wear and tear, such as fading or peeling exterior paint or door/balcony wood staining, cracked steps, landscaping, etc. are not insurance claims, but rather maintenance claims, which generally are the responsibility of the POA. Row homeowners should contact POA community using Vantaca or the POA website to request maintenance service and the association will assess the request accordingly.

General interior wear and tear, such as wall painting, flooring stains, a broken cabinet, a constantly running toilet, etc. are also not insurance claims and are the responsibility of the row homeowner. When in doubt, however, please contact the association for clarification.

49. Is there a limit as to how far back damages can go to then be eligible for a claim?

The insurance adjuster will determine each claim as to when damage occurred.

50. Is the row home covered if it is being rented out?

Yes. This insurance is tied to the row home, not to who occupies the row home. However, it is up to the row homeowner to consider additional insurance coverage for personal property, improvements, liability and/or loss assessment (see above) and it is up to the renter to consider renters insurance for personal property.

51. Does the POA shop around for a new insurance company each year?

Yes, the POA shops for coverage every year, but the options have been limited. The POA has a broker who reviews the POA's insurance options every year.

52. How did the insurance policy change for 2019? How do row homeowners' benefit?

The Master Declarant changed the scope of the POA's insurance obligation to include more than the exterior of the buildings and to include the interior of each unit (as originally constructed). The goal of the change was to provide assurance to provide assurance that each building and individual row home will be rebuilt to the original, pre-loss condition of the building.

For example, if a row home in the middle of a building burns and that row homeowner didn't have adequate insurance to cover the damage to his or her own home (let alone to adjacent row homes), necessary repairs would likely be delayed, and the entire building would be detrimentally impacted.

53. Will regular assessments go up each year due to insurance premiums?

It's hard to predict the future, but it's very likely insurance premiums will continue to increase over time, whether it's property, auto or medical.

54. What happens if another hailstorm occurs before repairs from the previous hailstorm are made?

This was a question raised before the 2023 hailstorm that overlapped with roof repairs being made from the 2021 hailstorm. The new insurance provider (Travelers) sent out a team to review the damage; they have expertise to determine newer versus older damage. The POA also tracked which building roofs had been repaired before the 2021 storm and which were repaired after the 2023 storm.