



*You are invited to a Free Seminar as part of the*

## **Advance HOA Management, Inc. Board Member Educational Series**

*(Recommended for new and existing board members and committee members)*

### **What you should know about HOA Insurance**

**By Pat Wilderotter, CIRMS, Cherry Creek Insurance Group**

Pat Wilderotter has specialized in insuring community associations for over twenty-five years. Pat is past-president of the Rocky Mountain Chapter of CAI and in 2006 was chair of CAI's national insurance committee. Pat is one of approximately one hundred in the country to hold the designation of CIRMS (Community Insurance and Risk Management Specialist). Pat is a member of CLAC (Colorado Legislative Action Committee) and was involved in drafting the insurance section of Senate Bill 100 and Senate Bill 89. Pat wrote, and published through Wiley Publishing, "Community Association Insurance for Dummies". Pat writes and teaches on community association insurance and surrounding issues extensively.

*What types of insurance are required for your HOA?*

*Examples of what is covered under each policy*

*How does your policy interface between common elements and individual units?*

*Definitions of insurance-specific terminology*

*Bare walls vs single entity vs all-inclusive*

*When to notify a carrier of a potential claim*

*How is an HOA legally represented?*

*and much more*

Courtyard by Marriott  
1475 S Colorado Blvd  
Room Colorado A

**Thursday**  
**October 3, 2013**  
**6:30 p.m. – 8:00 p.m.**

I-25 to Colorado Blvd  
Exit North  
3 blocks

**Please RSVP by September 27th to [clientservices@advancehoa.com](mailto:clientservices@advancehoa.com) or by calling 303-482-2213 x 507**

