

Did you know you have insurance for your unit?

The administration and the board in conjunction with Novamar Insurance have taken it upon ourselves the task of obtaining, for you the homeowner, a policy to protect your belongings in your unit (furniture, appliances, etc.); damages that you may cause to third parties, whether this is your neighbors, your guests, or any of their belongings. It also has additional coverages that can cover the improvements you've made to your unit.

Below is are the details of your policy:

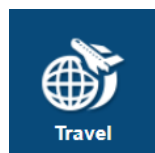
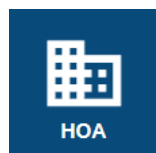
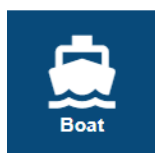
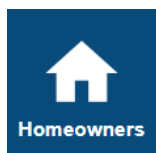
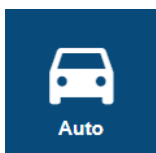
Coverages	Sublimits	Deductibles	Coinsurance
Contents	\$ 30,000.00		-
Fire	Included	None	-
Earthquake	Included	2%	10%
Hydro Meteorological P.	Included	5%	10%
Extra Expenses	\$ 3,000.00	None	-
Debris Removal	\$ 3,000.00	None	-
Betterments and Improvements	\$ 6,000.00	None	-
Glass Breakage	\$ 1,000.00	None	-
Machinery Breakdown	\$ -	-	-
Electronic Appliances	\$ 6,000.00	None	-
Theft	\$ 1,000.00	None	-
Assault	\$ -	-	-
Money & Securities	\$ -	-	-
Liability	\$ 500,000.00	None	-
Domestic Empl. Liability	\$ 5,000.00	None	-
Homeowners Services	10 Cases	None	-

In the case of hydrometeorological phenomena, water damage from nature, e.g. hurricane, flood, tsunamis, landslides, etc. are covered. It is important to mention that this coverage is only included in your contents policy (not the condominium master policy).

Some of the benefits you have are:

- The best deductibles that are available on the market.
- The costs are the most competitive.
- Confidence that all units are secured.
- The flexibility for each owner to increase their coverage individually according to their needs,
- Coverage for Improvements and Adaptations within your unit. Exclusive coverage.
- Personalized attention from NOVAMAR.

Other Novamar Insurance products



Novamar Team

MEX 322 297 6440 – 01 800 627 4637 – USA 949 274 4111

<https://www.novamarinsurance.com.mx/>

Scarlett Martinez	Claims	322 151 6332	scarlett@novamar.net
Sabrina Godínez	Head of Personal Lines	322 117 0753	sabrina@novamar.net
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Arturo Lima	Manager	322 159 1294	arturo@novamar.net
Lorena Gallo	Commercial Lines	322 320 6406	lorena@novamar.net

¿There was a claim or incident in your unit? Call us...

Being part of the Novamar family, you have access to our service for the handling and advice of your accident. We invite you to share with us every eventuality, incident, mischance or accident you have. Our job will be to tell you the easiest way to pay for your damages and those of your neighbors, if any.

The most common documents requested by the insurance company for the processing of your claims are as follows:

1. Claim Letter from the insured addressed to GMX and from those affected (if any) to the responsible homeowner.
2. Photographs of the damage caused to the insured unit and those affected (if any).
3. Technical Report (setting the cause of the damage and level of impacts).
4. Repair budget and/or in case of a total loss of quote of new equipment similar to the damaged one.

As part of your rights, you can report your direct claim with GMX to the following number 55 5480 4000; but to provide you with the before mentioned advice, we recommend you do it through us at 322 297 6440.

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Condominium Master Insurance (common area coverage)

Surely you already know that Peninsula Tower II has insurance that covers the building and the common areas that comprise it.

After a wide search to find the best policy for the common areas, we found that the ideal insurance company for the tower according to your needs is Seguros Sura. They proved to be the best option for offering the necessary coverage, with the best deductibles and the best cost.

But do you know what it's covered against and what the scope of the policy is?

The condominium, from the concept of this policy, considers the structure, common areas; electrical and hydraulic installations in common areas and the building, as well as all the fixed installations to the property that are considered part of the tower.

Currently, the tower and common areas are covered against fire, lightning, explosion, earthquake and volcanic eruption. This is basically against any sudden and unforeseen damage.

Your policy also has some exclusions, among the most important is that hydrometeorological phenomena coverage was not contracted.

Any damages related to this policy we first recommend that you be notified to the administration. Together with them, we will follow up with the claim.

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Do you need more personal coverage for your policy?

One of the benefits of your content policy is the flexibility to increase your sum of insured values. If you know that your unit policy coverage is less than the actual values, we invite you to increase them according to your needs.

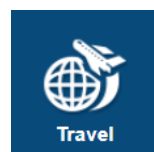
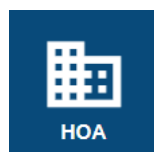
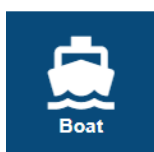
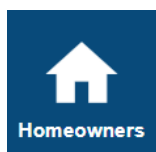
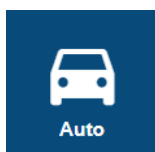
Here are some options that can be tailored to your needs:

Coverages	Option 1	Option 2	Option 3	Option 4
Contents	\$ 40,000.00	\$ 50,000.00	\$ 60,000.00	\$ 70,000.00
Fire	Included	Included	Included	Included
Earthquake	Included	Included	Included	Included
Hydro Met. Phen.	Included	Included	Included	Included
Extra Expenses	\$ 4,000.00	\$ 5,000.00	\$ 6,000.00	\$ 7,000.00
Debris Removal	\$ 4,000.00	\$ 5,000.00	\$ 6,000.00	\$ 7,000.00
Betterments and improvements	\$ 8,000.00	\$ 10,000.00	\$ 2,000.00	\$ 14,000.00
Glass Breakage	\$ 2,000.00	\$ 3,000.00	\$ 4,000.00	\$ 5,000.00
Machinery Breakdown	\$ -	\$ -	\$ -	\$ -
Electronic Appliances	\$ 7,000.00	\$ 10,000.00	\$ 12,000.00	\$ 14,000.00
Theft	\$ 2,000.00	\$ 3,000.00	\$ 4,000.00	\$ 5,000.00
Assault	\$ -	\$ -	\$ -	\$ -
Money & Securities	\$ -	\$ -	\$ -	\$ -
Liability	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Domestic Employee Liability	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Homeowners Services	10 Cases	10 Cases	10 Cases	10 Cases
USA Liability	\$ -	\$ -	\$ -	\$ -
Net Premium	\$ 61.84	\$118.76	\$178.14	\$237.52
Policy Fee	\$ 17.50	\$17.50	\$17.50	\$17.50
TAX	\$ 12.69	\$21.80	\$31.30	\$40.80
Total Premium	\$ 92.30	\$158.06	\$226.94	\$295.82

Notes: 1) The sum insured values show total, i.e. current coverages plus the increment. 2) The premium shown is the premium you would pay for the increase. This payment is made to GMX through Novamar. 3) If you wish you can hire personalized protection.

This update is very simple, just send an email to any of us in NOVAMAR with the option you want and your unit number. Payment is via Credit Card and is made directly to the insurance company through us.

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