HICKORY HILL ESTATES CONDOMINIUM
INSURANCE INFORMATION

MASTER POLICY:

- **Lawley Insurance**
- Main Address:
    - 361 Delaware Ave, Buffalo, NY 14202
- Phone: 716-636-5800
- Agent Contact Information; Jennifer Gruzbowski

Certificate of Insurance: available upon request to: R&D Management office.

Please notify the management company before contacting the MASTER POLICY insurance carrier or before filing a claim.

HO-6 INDIVIDUAL UNIT OWNER INSURANCE:

Each condominium/townhouse owner must maintain their own appropriate HO-6 condominium insurance policy. *Generally this provides coverage for the owner's personal property and the portions of the unit for which the owner has an insurable interest.*
It also commonly includes personal liability coverage, exact coverage depends on the individual policy.

IMPORTANT: Residents should not assume that the community's master insurance policy covers their personal belongings, interior improvements, personal liability, or all costs associated with damage to their units.