

INSURANCE COVERAGES PER OUR FARMER'S INSURANCE AGENT

For a complete rebuild of an LCV HOA Building

The Insurance would cover rebuilding the entire duplex, tri-plex or quad all the way to the inside walls

The complete heating system would be installed.

The electrical system would be installed per the original design of the units including circuit breaker box and outlets.

All doors and windows would be installed and the walls would be finished and primed.

Closet doors would be installed per the original design.

The HOMEOWNER Would provide the following

The entire kitchen, all bathroom tubs, vanities, and toilets.

All flooring on top of the basic sub-flooring; the vinyl tile, ceramic tile, wood flooring, and carpeting per their choice.

All furniture and fixtures including lighting fixtures.

Washer and dryers.

All other personal items.

Basically, all betterments and improvements per their personal choice.