



RUDY ABLES  
Agent  
1154A Haywood Road  
Greenville, SC 29615

2-20-2005

Poinsett Corners Condominium Owners Association  
c/o N&H Enterprises, Inc.  
700 E. North St. Suite 10  
Greenville, SC 29601

Dear Homeowner,

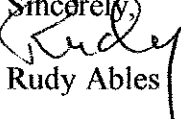
State Farm insures the buildings at Poinsett Corners under a Master Policy. This policy provides replacement cost coverage for the building structure including interior walls and sheetrock. Heating, cooling, electrical & plumbing systems are also covered. Cabinets and attached fixtures, such as lighting, toilets and sinks are included on the master policy.

This policy does not pay for wallcoverings (wallpaper, paint), floor coverings (carpet, vinyl, hardwood, etc.) or appliances. It also does not cover any additions or alterations you make to the property. You need to be sure to cover these items along with your contents under your individual policy.

The Master Policy also provides liability protection for the Association. You still need personal liability coverage.

If you live in your unit, we recommend a condominium unitowners(HO6) policy. It will cover your furniture, clothes and other personal belongings as well as personal liability. You may need to specify the amount of coverage that you need for wallcoverings, floorcoverings and built-in appliances.

Our office will be happy to answer questions you may have about the master policy or your own personal insurance needs.

Sincerely,  
  
Rudy Ables

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