

October 4, 2022

Wiggins Bay Villa owners:

Here is the link for Hartford insurance to start your claim. You need to create an account by logging into (<https://TheHartford.ManageFlood.com>). From there you can track the status of your claim and more. Find your policy number below by finding your villa number on this chart (far right column), and the corresponding policy number is in the far-left hand column:

Policy Eff Date	Policy Exp Date	Type	Company	Description	
8704866662	10/9/2022	10/9/2023	Flood (C)	Hartford Fire Insurance Company	708 WIGGINS BAY-POOL HOUSE
6500229121	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	778-780 WIGGINS BAY DR BLDG 18
8706249135	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	674-676 WIGGINS BAY BLDG 1
8706249137	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	680-682 WIGGINS BAY BLDG 2
8706249138	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	686-688 WIGGINS BAY BLDG 3
8706249139	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	692-694 WIGGINS BAY BLDG 4
8706249143	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	698-700 WIGGINS BAY BLDG 5
8706249156	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	704-706 WIGGINS BAY BLDG 6
8706249164	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	712-714 WIGGINS BAY BLDG 7
8706249173	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	718-720 WIGGINS BAY BLDG 8
8706249180	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	724-726 WIGGINS BAY BLDG 9
8706249184	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	730-732 WIGGINS BAY BLDG 10
8706249186	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	736-738 WIGGINS BAY BLDG 11

8706249192	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	742-744 WIGGINS BAY BLDG 12
8706249196	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	748-750 WIGGINS BAY BLDG 13
8706249204	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	754-756 WIGGINS BAY BLDG 14
8706249209	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	760-762 WIGGINS BAY BLDG 15
8706249212	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	766-768 WIGGINS BAY BLDG 16
8706249215	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	772-774 WIGGINS BAY BLDG 17
8706249223	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	784-786 WIGGINS BAY BLDG 19
8706249230	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	790-792 WIGGINS BAY BLDG 20
8706249238	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	796-798 WIGGINS BAY BLDG 21
8706249240	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	802-804 WIGGINS BAY BLDG 22
8706249242	4/1/2022	4/1/2023	Flood (C)	Hartford Fire Insurance Company	808-810 WIGGINS BAY BLDG 23

✓ Claim Reported

- Claim Assigned to Adjuster
- Advance Claim Payment Request Received \*
- Preliminary Report Received
- Advance Claim Payment Issued \*
- Proof of Loss Signed by Policyholder Received
- Final Report Received
- Claim Payment Issued
- Supplemental Report Received \*

Please note:

Items marked with an asterisk may not be applicable to your specific claim.

The information above relates to your Wiggins Bay Villas Association-purchased flood insurance, paid for by your dues. Details on what it covers are illustrated in this handout below (from Brown and Brown at our earlier WB Villas owner meeting).

# Unit Owner vs. Association

## WHO IS RESPONSIBLE FOR A FLOOD LOSS?

When living in an association, it is crucial to know and understand who is responsible for what insurance coverages. Below is a diagram that demonstrates responsibilities of the unit owner and the association. This diagram should not be solely relied upon without also reviewing your state's condominium statutes as well as your specific condominium's insurance documents.



### Association

- 1. Roofs: Covering/Insulation/Trusses
- 2. Water Pipes/Fire Sprinklers
- 3. Walls - Perimeter/Load Bearing/Common
- 4. Balcony/Porches/Stairs
- 5. Unfinished Drywall

- 12. Kitchen Appliances
- 13. Counter Tops/Cabinets
- 14. Light Fixtures
- 15. Water Heaters/Filters
- 16. Bathtub/Shower/Toilet
- 17. Unfinished Drywall