



THE NEVILLE HOUSE
CONDOMINIUM ASSOCIATION
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September 9, 2025

Subject: Important – Neville House Resident Insurance Requirements

Dear Neville House Owners,

After consultation with our insurance broker, Gallina Insurance, the Neville House Council has adopted specific insurance requirements that all residents in the building must meet. Please attach them to your copy of our House Rules and Regulations. These requirements are intended to ensure adequate protection for both individual unit owners and the Association as a whole. While all owners and tenants are already required to maintain insurance, these requirements must fully define the type and limits required.

Please review the attached *Owner/Resident Insurance Requirements* in full. The document outlines the minimum coverage levels, policy types, and documentation standards that will now be required. Key points include:

- Minimum coverage amounts for real property, personal liability, and loss assessment
- Acceptable policy forms depending on whether you are an owner-occupant, landlord, or tenant
- Proof of coverage deadlines and acceptable carrier ratings
- Disclosure obligations for landlords and for owners selling their units

Action Required

All owners must provide proof of compliance with these insurance requirements **no later than October 3rd, 2025**, by submitting a copy of your policy declaration page to Brian in the Neville House office. This includes submitting proof of coverage for yourself and ensuring that any tenants meet these requirements as well.

We appreciate your prompt attention to this important matter. If you have any questions about the requirements or acceptable forms of proof, please contact your current insurance professional or Gallina Insurance directly.

Thank you for your cooperation in helping maintain a safe, well-protected community for all Neville House residents.

Sincerely, 
Rj Community Management
On behalf of the Neville House Council

OWNER/RESIDENT INSURANCE REQUIREMENTS

All owner-occupants, landlord owners, and tenants are required to provide satisfactory proof of compliance with the following insurance requirements within fourteen days of the beginning of the term of any policy providing coverage as described herein and within fourteen days of any written notice by the association requesting verification of coverage. Failure to comply with this requirement or any other requirement described herein may result in enforcement proceedings as allowable by law at the discretion of the executive board.

Carrier Requirements

AM Best Financial Strength Rating	A- (Excellent) or higher
AM Best Financial Size Category	VII or higher

General Policy Requirements

All policies shall:

- Be for a minimum coverage period of twelve months;
- Be in compliance with all applicable federal, state, and local insurance and association laws and regulations;
- Be in compliance with all prevailing national mortgage lending laws, regulations, and guidelines;

For owner-occupants, coverage shall be provided on a homeowners policy form HO-6 or its equivalent;
For landlord owners, coverage shall be provided on a commercial property/liability policy or its equivalent;
For tenants, coverage shall be provided on a homeowners policy form HO-4 or its equivalent.

Coverage Requirements

Insurance carried by owner-occupants or landlord owners shall include all coverages indicated below. Insurance carried by tenant-occupants shall include all coverages indicated below except real property coverage, conditional upon receipt of sufficient proof of real property coverage provided by the landlord whose unit the tenant occupies.

Real Property Coverage	Limit must equal or exceed \$100,000; Coverage must be provided on an all-risk basis or its equivalent; Coverage must be provided on a replacement cost basis or its equivalent; Policy must include Water/Sewer Back-Up coverage; Property insurance deductible may not exceed \$5,000.
Personal Liability Coverage	Limit must equal or exceed \$500,000 per occurrence.
Loss Assessment Coverage	Limit must equal or exceed \$50,000 per occurrence.

In lieu of the personal liability coverage described herein, owner-occupants, landlords, and tenants may provide evidence of a liability umbrella policy with a coverage limit equal to or exceeding \$1,000,000. Evidence of umbrella coverage must include evidence of compliance with all umbrella policy language pertaining to underlying or supporting policies in excess of which the umbrella policy affords coverage, including, but not limited to, the homeowners policy or commercial policy described herein.

Disclosure to Subsequent Owners, Occupants, and Tenants

All landlord owners must disclose the requirements described herein to any tenant prior to occupancy. Landlord owners are responsible to verify tenant compliance and to provide satisfactory documentation thereof as described herein. Failure to do so may result in enforcement proceedings as allowable by law at the discretion of the executive board.

All owners are required to disclose the requirements described herein to their immediate successor in interest prior to transfer of ownership. Failure to do so does not abrogate the responsibilities of subsequent owners or occupants nor reduce the applicability or effect of any enforcement proceedings allowable by law.