

How much
are you worth?



**Millennium
Risk Services,
Inc.**

5530 Trabuco Road
Irvine, CA 92620
Phone (949) 679-7132
Fax (949) 679-7232
Jennifer@mcsins.com



What your
association covers

Vs.

What you need
covered



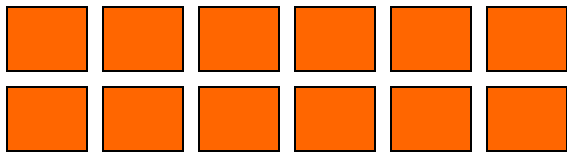
What is a homeowners association(HOA)?

❖An association that is responsible for maintaining parks, playgrounds, and other common areas that the community owns. It also protects property values in the neighborhood through architectural insight.

What some HOA insure:

- ❖Property Damage (fire)
- ❖General Liability (common area injuries only)
- ❖Earthquake
- ❖Flood

Please see your association's CC&Rs* to see what is covered

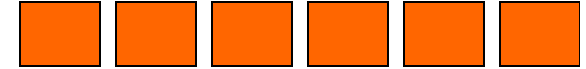


*CC&Rs are Conditions, Covenants & Restrictions that deal with physical entities that comprise the association, i.e., use restrictions, easements, and annexation



Let Millennium Risk Services, Inc. handle all your insurance needs. We currently offer a wide-range of services to protect all your assets including:

- ❖Personal Property (contents)
- ❖Personal Liability
- ❖Landlord Property
- ❖Homeowner
- ❖Automobile
- ❖Personal Umbrella
- ❖Fine Arts/Jewelry
- ❖Watercraft



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