



The Vineyard at Twelve Stones Crossing HOA

THE VINEYARD DOES NOT HAVE A MASTER POLICY FOR INDIVIDUAL UNITS

ATTN: All Homeowners

RE: Insurance Certificates – Homeowners Insurance

Dear Homeowner,

As you are all aware, all homeowners are required to have in force, a Homeowners Insurance Policy covering the dwelling, owned and occupied, for damages as a result of a covered peril.

In addition, the Association requires all homeowners to provide a Declaration Page from the insurance carrier providing this coverage.

1. Guaranteed Replacement cost of the structure
2. Policy Period
3. Must be an HO3 Policy
4. A provision listing "The Vineyard At Twelve Stones Crossing Townhome HOA" as a "Secured Interested Party or Additional Insured"

This Declaration Page must be mailed to the Homeowners Association upon renewal of your policy each year to insure that all homeowners have insurance in force for the home.

If you have not already submitted this Declaration Page, please contact your carrier or Insurance Broker and ask them to provide this certificate to the Association.

Mail to: The Vineyard @ Twelve Stones Crossing
P. O. Box 546
Goodlettsville, TN 37070-0546

The Vineyard @ Twelve Stones Crossing HOA Board of Directors
9/20/25