



8555 Eagle Point Blvd  
PO Box 2000  
Lake Elmo, MN 55042  
Phone: (651) 552-2424  
Fax: (651) 450-5158

April 3, 2026

## ***Woodgate III Homeowners Association***

### **Who are we:**

Bremer Insurance, A Gallagher Company, is an independent insurance agency that has been doing business since the 1940's. We believe strongly in building relationships with our Customers as they are our primary concern. Our mission is to find the proper protection for you, your family and your business and give you the peace of mind that comes with knowing you are properly protected.

### **Woodgate III Homeowners Association**

#### **Building Coverage:**

Effective 4/7/2026 this policy provides building coverage for 140 units with an overall policy value of \$31,523,240. The policy carries a deductible of \$25,000 "per occurrence" and a 2% "per occurrence" for wind/hail claims, subject to a minimum deductible of \$25,000.

It is a condition of this policy that there is no coverage for property damage caused by or attributed to smoke or fire resulting from the use of a barbeque grill of any type on balconies, decks or patios present at any location.

**[Review the Woodgate III Homeowners Association declarations/bylaws for specific details](#)**

#### **Liability Coverage:**

This policy contains a \$1,000,000 limit of liability applying "per occurrence" for bodily injury and property damage and a \$2,000,000 "aggregate" limit. It also carries a \$1,000,000 Umbrella over the above noted general limits.

#### **Unit Owners Insurance:**

The Association policy does not provide insurance for any of the personal items of the unit owner or liability of the unit owner. All unit owners should be required to carry a separate policy called a Condominium Unit Owners policy (HO-6). This policy should carry enough coverage to cover his or her personal property, the association deductible, cost of any improvements or betterments and personal liability.

Bremer Insurance, A Gallagher Company, would be happy to work with the unit owners to obtain an HO-6 policy and build that policy with coverages to fill gaps of the Association's Master Policy. If your existing HO-6 Agent or Mortgage Holder needs assistance or proof of Master Policy Insurance please provide them the Account Executive's contact information (below) and we will be happy to direct them to our Personal Lines specialists to work with them direct.

Products and services offered through Bremer Insurance are not insured by the FDIC or any Federal Government Agency, are not a deposit or other obligation of, or guaranteed by, the depository institution, and are subject to investment risks including possible loss of the principal amount invested.
--



8555 Eagle Point Blvd  
PO Box 2000  
Lake Elmo, MN 55042  
Phone: (651) 552-2424  
Fax: (651) 450-5158

**What a unit owner should do in the event of a loss:**

1. Notify the property management company:

**Woodgate III Homeowners Association**

Phone: (651) 452-6474

Or contact our office directly at:

**Bremer Insurance Agencies, Inc.**

**Jolene Burton** – Claims Specialist

Phone: 651-734-4564

Email: Jolene\_Burton@ajg.com

If you need any additional assistance, please feel free to contact your Commercial Insurance Account Executive:

**Tina Anderson, CPIA**

Bremer Insurance - Commercial Insurance Account Executive

Phone: (701) 352-5561

Tina\_Anderson@ajg.com

Products and services offered through Bremer Insurance are not insured by the FDIC or any Federal Government Agency, are not a deposit or other obligation of, or guaranteed by, the depository institution, and are subject to investment risks including possible loss of the principal amount invested.