

**FOREST BY THE SEA  
HOMEOWNERS/LAGOON BOATOWNERS ASSOCIATION, INC.**

**INSURANCE REQUIREMENTS**

The following is a guide to assist you in purchasing insurance so that you comply with the Forest By The Sea Amended By-Laws (May 1994; Article VIII):

- Insurance must be purchased at the time you complete the purchase of your townhouse. All policies must designate Forest By The Sea Homeowners/Lagoon Boatowners Association, Inc. as an "Additional Insured".
- Minimum required coverage is Fire, Lightning, Wind and Hail, Extended Coverage, and Flood. "All Risk" coverage is recommended.
- The minimum amount of coverage on all your policies must equal \$115.00 per square foot of your unit.
- At the time of unit purchase, or policy renewal, a copy of the Declaration Pages or a Certificate of Insurance for each policy must be sent to:

Forest By The Sea HOA  
1200 St. Joseph Street, Box #75  
Carolina Beach, NC 28428

It is your responsibility to ensure that the Forest By The Sea HOA receives complete documentation annually.