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FAQ regarding Liability Insurance Policy

Q-What amount of insurance is required with this policy?

A-The minimum amount of coverage that is allowed by The State of Missouri is what will be required. Your insurance agent and their underwriters will have this information.

Q-Why such short notice when this goes into effect?

A-The policy did go into effect on January 1, 2024. Your current vehicle decals and current SXS, UTV, etc. stickers are good until March 31, 2024.

Q-So I need to have insurance on my automobile, SXS, "junk" 4-wheeler, "junk" dirt bikes etc. ?

A-In short, Yes to all of the above. The insurance that is required in the instance that your automobile, SXS, UTV, "junk" 4-wheeler/dirt bike does bodily injury to WLOA Property or another person's property.

Q-Who has access to the copies of these documents?

A-The copies will be filed in the lot owner's file. Absolutely NO information is ever shared with anyone. Furthermore, ALL WLOA employees, as well as elected/appointed Board members sign a Confidentiality Agreement.

Q-Why wasn't this policy put out to a vote to all lot owners?

A-Setting policies, rules, regulations, for such topics like this is done in the best interest of the WLOA and is one of the many responsibilities of the Board of Directors

Q-Why should I have to have insurance on a SXS, UTV, 4-wheeler, dirt bike etc. that is only worth \$500.00?

A-The insurance that is required for this policy is not insurance to protect your personal property but is insurance that protects anyone that has sustained injury, property damage from another person as well as WLOA buildings, common ground or other park interests if damaged by another person. The decision to have a "full" coverage policy is still at the discretion of the owner of said "machines".

Q-Why does WLOA need to have a copy of the insurance policy instead of just taking a visual look at it?

A-By WLOA obtaining a copy of this ensures that the policy is being administered properly and equally to all lot owners and their guests.

Q-Why is my guest required to have insurance?

A-This policy is required for all automobiles, SXS, UTV, 4-wheeler, dirt bike etc. that travel on or within WLOA property, and is to protect anyone that has sustained injury, property damage from another person as well as WLOA buildings, common ground or other park interests is damaged by another person.

Q-So instead of the proof of ownership that was discussed earlier in 2023, everyone now required to obtain insurance?

A-This policy is designed to protect WLOA, and Lot Owners assets. Furthermore, this policy also provides the proof of ownership to ensure that only eligible lot owners and their eligible family members are obtaining the proper decals for automobiles, and stickers for their SXS, UTV, etc.

Q-Is a full coverage policy required?

A-No, that type of policy would be at the discretion of the owner of the vehicles, SXS, UTV, etc.

Q-How do I get a policy that doesn't have a Title or Certificate of Origin?

A-If for some reason your SXS, UTV, etc. doesn't have one of these documents or has a salvaged title, they can still be insured by providing a VIN or Serial Number to your insurance agent.

Q-Why are electric golf carts and others that are under 49cc not included in this policy?

A=Your Home Owners policy covers these type of items.

Q-Would a "blanket/umbrella" coverage be suitable?

A-Yes, that would be acceptable but would need to have each item receiving decals and/or stickers listed separately.

Q-Why doesn't the WLOA BOD or security crackdown on drunk driving in the park?

A-WLOA BOD or our security personnel does not have the authority to enforce Missouri State laws. If a lot owner witness's something of this nature, we encourage you to call the Callaway County Sheriff Department as well, as all emergency services have 24/7/365 access to WLOA. The Sheriff's Department is and has always been welcome to patrol the park and take action on items such as this.

Q-Why do we sign the waiver "Indemnification, and Hold Harmless Agreement?"

A-This waiver will still be required to be signed when receiving new or renewal stickers. This policy is separate from that document.