



Condominium Owner's Manual

Your Guide to Preventing Costly Condo Repairs & Damages





Condo Care Starts Here: Your Guide to Smart, Preventive Maintenance

Owning a condominium is a valuable investment. While your condo association may maintain the building's exterior and common areas, you are responsible for everything inside your unit. From preventing water leaks and electrical fires to protecting personal property and ensuring adequate insurance coverage, maintaining your unit is key to avoiding damage and costly claims. This guide outlines preventive maintenance tips, safety practices, and insurance essentials specific to condo ownership.

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Visit our Condominium Insurance Page

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This guide is designed to help condo owners avoid potential issues by providing a comprehensive approach to condominium maintenance. Covering everything from plumbing and HVAC efficiency to electrical safety and emergency preparedness, these preventive tips will empower you to take a hands-on approach to protecting your property. By implementing measures, you can reduce repair costs, increase energy efficiency, and maintain a safe living environment.

Proper condominium maintenance doesn't just protect your property; it can also help you avoid costly insurance claims. Many common claims, such as water damage and electrical fires, can often be prevented with routine inspections and timely repairs. Taking proactive steps to maintain your condominium can help minimize risks, lower your insurance premiums by reducing claims, and ensure that your policy remains a safeguard against the unexpected. By staying ahead of potential problems, you can avoid the stress and financial burden of unforeseen damages while maintaining your condominium's value for years to come.

Whether you're a first-time condo owner or have years of experience, this resource will serve as a valuable reference to help you confidently maintain your condominium.



Plumbing & Water Damage Prevention

A burst pipe can release 50 gallons per minute, causing thousands in damage.

Water Damage Prevention: Small Fixes, Big Protection

Water damage is one of the most common types of condo insurance claims, often resulting from sources such as burst pipes, overflowing toilets, or malfunctioning appliances. If water damage originates in your unit and affects your neighbors or common areas, you could be held financially responsible. To protect yourself, consider adding water backup coverage and verifying that your personal liability limits are sufficient. These coverages can prevent a minor leak from becoming a major out-of-pocket expense.

Review the key maintenance tasks that every condo owner should prioritize to avoid water damage, and visit our website for more tips.

Learn More

- [How to Help Prevent Frozen Pipes](#)
- [How To Protect Your Condo From Water Damage](#)
- [Posts about Sump Pumps](#)
- [Posts about Frozen Pipes](#)
- [Posts about Water Damage](#)

Smart Water Management Tips

- ❑ **Fix leaks immediately to avoid mold and structural damage:** Small leaks can escalate into major water damage, increasing repair costs and creating unsafe living conditions.
- ❑ **Insulate pipes to prevent freezing in winter:** Frozen pipes can burst, resulting in costly water damage and extensive plumbing repairs.
- ❑ **Know where your main water shut-off valve is located:** Though not all condos have a master shutoff, if you do, quickly shutting off the water supply can minimize damage and save thousands in repair costs.
- ❑ **Regularly check for water stains on ceilings and walls:** Water stains indicate hidden leaks, which can weaken structural components over time.
- ❑ **Upgrade washing machine hoses to braided stainless steel:** These durable hoses are less likely to crack or burst than rubber hoses, thereby reducing the risk of sudden flooding and water damage.
- ❑ **Install water alarms near appliances and in basements:** These sensors detect leaks early and alert you to possible water issues before they cause significant damage.

HVAC System Care & Energy Efficiency

Keep Your Cool (and Heat)

HVAC systems in condos aren't all the same—who's responsible for maintenance often depends on how the system is installed and what your condo bylaws say. Some units are shared and maintained by the association, while others are individually owned and require personal upkeep. Regardless of the setup, consistent HVAC maintenance is essential for maintaining comfort, efficiency, and reducing energy costs.

Simple tasks can significantly reduce strain on your HVAC unit and lower utility bills. By following these best practices, you can enhance indoor air quality, maximize energy efficiency, and protect your investment in condominium comfort.

Review the key maintenance tasks that every condo owner should prioritize to keep their HVAC system running smoothly, and find more tips on our website.

Learn More

- [How to Reduce Winter Utility Bills](#)
- [Is Your Condo Properly Winter-Proofed?](#)
- [Post about HVAC](#)
- [Posts about Energy Efficiency](#)

HVAC Maintenance Tasks

- ❑ **Change air filters every 1-3 months:** Dirty filters restrict airflow, causing the system to work harder and increasing energy bills. Clean filters provide better air and can reduce allergies and breathing issues.
- ❑ **Schedule professional HVAC maintenance annually:** Regular servicing with a trained technician can catch small issues before they become major problems, improving efficiency, boosting performance, and extending the lifespan of your HVAC system.
- ❑ **Install a programmable thermostat to save on energy costs:** Automated temperature adjustments when you are asleep or away reduce energy waste and lower your utility bills without sacrificing comfort.

Proper HVAC maintenance can reduce energy use by 15%, resulting in lower utility bills.

Electrical Safety

More than 1,000 condominium fires occur each year due to faulty wiring.

Power Your Home, Protect Your Family

Electricity is essential to modern living, powering everything from lighting to appliances. But like any powerful system, it requires regular attention and care to remain safe. Understanding the potential hazards and knowing how to address them can help you protect your condominium and family.

Whether it's routine upkeep or planning upgrades, staying informed is the first step in preventing electrical issues before they become serious problems. By following these essential safety tips, you can help prevent accidents and keep your condominium's electrical system running safely and efficiently.

Review the key maintenance tasks that every condo owner should prioritize to avoid electrical fires, and visit our website for more tips.

Learn More

- [Decorate Safely During the Holidays](#)
- [Posts about Space Heater Safety](#)
- [Posts about Home Safety](#)
- [Posts about Holiday Safety Tips](#)
- [Posts about Space Heaters](#)

Top Electrical Safety Tips

- ☐ **Inspect cords and wiring for damage:** Faulty power cords and wiring are a leading cause of house fires.
- ☐ **Avoid overloading outlets:** Plugging too many devices into a single outlet can cause overheating of circuits and increase the risk of fire.
- ☐ **Use power strips and extension cords according to the specifications:** Misuse can cause overheating and fire hazards.
- ☐ **Leave major electrical work to licensed electricians:** DIY electrical work can be hazardous and may void your condominium insurance policy.
- ☐ **Use space heaters safely:** To reduce fire risk, keep them at least three feet away from flammable materials and never leave them unattended while in use.
- ☐ **Align with association rules:** Make sure any electrical updates comply with condominium building rules or required condominium association approval.

Fire Safety

Fire Prevention: Protecting What Matters Most

Condominium fires can start in seconds and spread in minutes, posing a serious risk to lives and property. Fire safety is essential for protecting your condominium and loved ones. Regular maintenance, proper usage of heating sources, and safe habits can help prevent dangerous fires. These simple but powerful steps will help reduce fire risks and keep you, your condominium, and everyone in your condo community safe.

Follow these key fire prevention tasks to minimize risks and ensure your condominium remains a safe environment. For more information, visit our website.

Learn More

- [Smother Residential Fire Losses](#)
- [Daylight Savings Time: Check Smoke Alarms](#)
- [Thanksgiving Kitchen Safety Tips](#)
- [Posts about Fire Safety](#)
- [Posts about Carbon Monoxide](#)
- [Posts about Cooking Safety](#)

Essential Fire Safety Tasks

- ❑ **Test smoke detectors and carbon monoxide alarms regularly:** At a minimum, check alarms when the clocks change in Spring and Fall. Early detection of smoke or gas leaks can save lives and prevent major damage. Depending on the unit, interconnected alarms may be building-wide or individual.
- ❑ **Clean and inspect chimneys regularly:** If you have a chimney in your unit, creosote buildup can cause chimney fires, making regular cleaning essential for safety.
- ❑ **Follow fireplace safety practices:** Using a fireplace screen and burning only safe materials helps prevent sparks and dangerous fumes.
- ❑ **Practice candle safety:** Unattended candles can easily start fires; always place them away from flammable materials.
- ❑ **Properly dispose of smoking materials:** Improperly discarded cigarettes or ashes can ignite fires, so always use a sturdy, non-combustible container.

Cooking is responsible for nearly 50% of all residential fires.



Pest Prevention

Protecting Your Home from Unwanted Guests

Keeping your condo pest-free requires both individual effort and awareness of what your condominium association provides. Associations may offer general pest control for common areas—and sometimes individual units—but it's important to understand what's covered and where your responsibility begins.

Pest-related damage from insects and rodents isn't covered by condo insurance, as it's considered preventable. That's why proactive steps matter. By understanding your association's role and taking steps inside your condo, you can help keep unwanted guests out and avoid costly damage.

For more prevention tips, visit our website.

Learn More

- [Post about Pests](#)
- [Posts about Pest Control](#)

Smart Pest Prevention Tips

- ☐ **Seal cracks and gaps in windows and doors:** Small openings allow rodents and insects to enter your condominium.
- ☐ **Store food in airtight containers to deter rodents:** Easily accessible food sources attract pests, which can lead to infestations.
- ☐ **Regularly inspect for signs of termites, ants, or rodents:** Early detection prevents infestations from causing major structural damage.
- ☐ **Hire a professional for serious pest issues or contact your condominium association:** Severe infestations often require expert treatment to eliminate pests entirely and prevent recurrence, ensuring long-term protection for your condominium.

Termites cause over \$5 billion in damage annually, which most policies don't cover.

Condo Security & Liability Reduction

Peace of Mind

Protecting your condominium means balancing personal responsibility with shared security challenges. While securing your own unit with strong locks and proper maintenance is vital, coordinating with your community on controlled access, lighting, and upkeep of common areas is equally important.

These combined efforts help reduce accidents, legal risks, and insurance costs. Stay proactive and work closely with your condominium association to ensure a safe living environment. For more tips on securing your unit and minimizing liability, visit our website and protect your home and community.

Learn More

- [Tips for Preventing Burglaries](#)
- [Halloween Safety: Safety Tips](#)
- [Holiday Party Etiquette & Serving Alcohol](#)
- [Posts about Burglary](#)
- [Posts about Home and Condo Safety](#)
- [Posts About Social Host Liability Law](#)

Smart Steps for a Safer Condo

- ❑ **Ensure all doors and windows have secure locks:** Weak locks make condominiums easy targets for burglars.
- ❑ **Consider installing a security system for added protection:** Security systems can help prevent break-ins and potentially reduce your condominium insurance premiums.
- ❑ **Keep walkways and driveways clear of ice and debris to prevent slips:** Liability claims from falls can be costly and impact insurance rates.
- ❑ **Speak with your insurance agent about social liability risks:** Before planning a party in your condominium, understand your condo owner's coverage and any exclusions, conditions, or limitations your policy may have for this type of risk.

Homes and Condos without security systems are 300% more likely to be burglarized.

Emergency Prep Tips

60% of Americans lack basic emergency supplies.

Plan Ahead, Stay Safe

Being prepared for emergencies can make all the difference in protecting your condominium and loved ones during unexpected events. Whether facing a power outage, natural disaster, or fire, planning in advance can help ensure your safety, minimize stress, and reduce damage. Trying to plan when an emergency is imminent is often too late. By taking proactive steps, you can safeguard against potential risks.

Review the key tasks every condo owner should take to protect themselves during a potential emergency and see more tips on our website.

Learn More

- [In Case of a Flood](#)
- [What to Do When a Hurricane Threatens](#)
- [A Full Insurance Review is Worth Your Time](#)
- [Don't Put Off Creating Your Home Inventory](#)
- [Posts about Flood Insurance](#)
- [Posts about Hurricane Season](#)
- [Post about Home Inventory](#)

Essential Emergency Prep Tips

- ☐ **Maintain an emergency kit with essentials like food, water, and flashlights:** Being prepared for power outages or disasters ensures the safety of your family.
- ☐ **Have an evacuation plan in place for fire or natural disasters:** Knowing what to do in an emergency can save lives.
- ☐ **Have a plan for seasonal risks, such as hurricanes, blizzards, and other natural disasters:** Natural disasters often provide little to no warning, so advanced planning can help minimize property damage and maximize safety.
- ☐ **Review your condo owner's insurance policy annually to ensure adequate coverage:** Policy updates may be necessary due to changes in condominium value or the addition of new risks.
- ☐ **Keep an inventory of valuables for insurance claims:** Documenting items simplifies the claims processing and ensures proper compensation.

Monthly Condo Maintenance Checklist

Stay on top of seasonal tasks with this monthly condominium maintenance checklist.

January

Winter Protection & Energy Efficiency

- ☐ Prevent frozen pipes by insulating and allowing faucets to drip in freezing temperatures.
- ☐ Review the condo owner's insurance policy for coverage updates.
- ☐ Review condo association notices or maintenance schedules

February

Plumbing Checks

- ☐ Look for water stains on ceilings and walls that may indicate leaks.
- ☐ Check for condensation on windows, which can indicate ventilation issues.
- ☐ Check for leaks in bathroom and kitchen plumbing.
- ☐ Check washing machine hoses.

March

Spring & Emergency Checks

- ☐ Check & replace damaged weather stripping around doors & windows.
- ☐ Test smoke and CO detectors.
- ☐ Review emergency plans with household members.
- ☐ Create an emergency kit with essentials like food, water, and flashlights

April

HVAC Maintenance

- ☐ Service your air conditioning unit before the summer heat sets in.
- ☐ Inspect and replace HVAC filters.

May

Electrical

- ☐ Test and reset ground fault circuit interrupters (GFCI) outlets.
- ☐ Inspect cords and wiring.

June

Condo Energy & Security

- ☐ Ensure window and door locks and door seals are secure.
- ☐ Ensure window and door seals are secure and there are no air gaps.
- ☐ Inspect for pests.

July

Electrical & Cooling System Review

- ☐ Inspect electrical cords and outlets for damage.
- ☐ Monitor HVAC performance and clean air vents.
- ☐ Clean the refrigerator coils to improve efficiency.

August

Roof & Fire Safety Check

- ☐ Review condo association notices or maintenance schedules
- ☐ Inspect and clean chimneys and fireplaces before cooler months.

September

Fall Prep

- ☐ Check weatherstripping on doors and windows.
- ☐ Check weatherstripping on doors and windows.

October

Heating System & Fire Safety

- ☐ Test and clean smoke/CO detectors.
- ☐ Inspect fireplaces.
- ☐ Inspect and replace HVAC filters.
- ☐ Use space heaters safely, never leave them unattended while in use.

November

Winter Readiness & Energy Savings

- ☐ Reverse ceiling fans to push warm air downward.
- ☐ Stock up on winter storm essentials (salt, emergency kits, blankets).
- ☐ Check holiday lights for frayed wires.

December

Final Winter Checks & Holiday Safety

- ☐ Check pipes for leaks or freezing.
- ☐ Ensure holiday decorations are safely installed and unplugged when not in use.
- ☐ Review emergency plans with household members.

Understanding Condominium Insurance

Introduction

Condominium insurance plays a vital role in protecting your belongings and the interior of your unit. While the condo association's master policy typically insures the building and shared areas, it won't cover situations like theft, smoke damage, or liability issues inside your unit. A personal condo policy fills this gap by covering your possessions, interior damages, and legal claims—providing added security and peace of mind.

A Condominium Is Similar To a Home, But Different

What's covered by the condominium association's master policy is determined by the association's bylaws/articles and other laws. Often, the master policy coverage stops at the exterior walls of the building, which means you're responsible for the interior and your possessions. Because rules differ between associations, it is essential to determine what your condominium association's bylaws indicate that you are responsible for. We recommend that your policy's Coverage A (Dwelling) limit be at a minimum equal to the deductible on your Condominium Association's Master Policy. Depending on your situation, you may require additional coverage.

Check With Your Condominium Association Bylaws To Determine Your Responsibility

Suppose there is a change to your Association's Master Policy or bylaws that may impact your coverage needs. In that case, it's essential to have a conversation with one of our professionals to review everything.

NOTE: A condominium owner policy does not cover floods. A separate flood policy is needed for protection.



Assessing Your Coverage Needs & Liability Risks

Preparing to Understand Your Needs

Doing a self-assessment before speaking with an insurance professional can help you better understand your coverage needs and have a more productive conversation. Consider the following questions to identify areas where you may need protection:

- Based on the bylaws, which parts of the property—inside or outside—are you responsible for maintaining or insuring?
- What would it cost to repair or replace the interior features of your home?
- If there's a major loss, could you be charged for damages not fully covered by the association?
- Does your condo policy include increased “loss assessment” coverage, or will you need to request an endorsement?
- How much would it cost to replace all of your personal belongings?
- Is flood insurance necessary for your location and situation?
- How much liability and medical coverage may you need if someone gets injured on your property?
- Do you own valuable items like jewelry, artwork, or electronics that may need to be “scheduled” separately due to policy limits?
- Do you need additional protection for any business activities or client meetings that take place in your home?

Liability Protection

We live in a litigious society where lawsuits are common.

- What happens if a family member or guest in your condo slips on a rug or falls down the stairs and breaks multiple bones?

Your condo policy protects you if you're found responsible for unintentional injuries to another person or damage to property.

This protection applies to all family members living in your household and covers you whether the accident occurred on your property or elsewhere. Liability protection covers medical expenses, other compensation awards for injuries, and the costs of a liability lawsuit for a covered incident.

Visit our Condominium Insurance Page



What Every Condo Owner Should Know About Insurance



When purchasing or maintaining a condominium, having the right insurance coverage is essential to protect your financial well-being against unexpected damages, liability issues, and potential loss. Being properly insured can be the difference between getting back on your feet after a crisis or being on the hook for expenses that can be financially crippling. This section outlines key insurance considerations for condo owners insured through D. Francis Murphy Insurance Agency.

1. Understanding Condominium Insurance Coverage

Condominium insurance policies typically include several types of coverage to protect against different risks. Understanding what is and isn't covered under a standard policy is important.

A. Core Coverage Areas

- **Dwelling Coverage:** This policy protects the condominium's structure, including walls, floors, and built-in appliances, against covered perils such as fire, windstorms, and vandalism.
- **Personal Property Coverage:** Protects belongings, such as furniture, electronics, and clothing, from damage or theft.
- **Loss of Use/Additional Living Expenses (ALE):** Covers the cost of temporary housing and other living expenses if the condominium becomes uninhabitable due to a covered loss.
- **Personal Liability Protection:** Provides coverage if you're held liable for someone else's injuries on your property or for causing damage to someone else's property.
- **Medical Payments to Others:** Pays for minor medical expenses incurred by a guest if they are injured on the property, regardless of who is at fault.

B. Common Exclusions and Limitations

- **Flood and Earthquake Damage:** Standard condo owner's policies do not typically cover this; instead, separate policies or endorsements are required.
- **Wear and Tear:** Damage resulting from normal aging or lack of maintenance is not covered.
- **Certain Valuables:** Standard coverage may limit coverage for jewelry, art, collectibles, and high-end electronics. Depending on your specific situation, additional policy riders or endorsements may be necessary to provide comprehensive coverage.

2. Factors Affecting Insurance Premiums and Access to Standard Insurance Carriers

Condominium owner's insurance premiums and availability through standard carriers can vary based on several factors. Understanding these can help policyholders manage costs effectively.

A. Location and Risk Factors

- Homes in high-risk areas (e.g., flood zones, hurricane-prone areas) may require additional coverage and have higher premiums and/or deductibles.
- Proximity to fire hydrants, police stations, and emergency services can impact rates.

B. Condo Characteristics

- **Age of the Condo:** Older condominiums may have outdated wiring, plumbing, roofing or construction that increases the risk.
- **Construction Type:** Condominiums built with fire-resistant materials may be eligible for lower premiums.
- **Security Features:** Alarm systems and fire suppression systems can help lower rates.

C. Individual Insurance History and Payment History

- Condo owners with a history of previous claims may face higher premiums.
- Maintaining a history of continuous insurance coverage helps keep a policyholder's rates stable.
- Payment history, including late payments and policy cancellations due to nonpayment, affects insurance rates.



What Every Homeowner Should Know About Insurance



3. Additional Insurance Considerations

A. Flood Insurance

Even in areas considered low-risk for flooding, it's highly recommended for ground-level condo owners to consider flood insurance because standard condo owners' insurance doesn't cover flood damage. Floods can occur unexpectedly, causing significant damage. Homeowners can work with their insurance provider to purchase flood insurance through:

- The **National Flood Insurance Program (NFIP)**.
- **Private flood insurance providers** for broader coverage options.

B. Earthquake Coverage

Even in low-risk areas, condo owners may need earthquake insurance, as standard policies don't cover quake damage; in high-risk zones, it offers vital protection. Earthquake insurance can help cover:

- Structural damage to the condominium and foundation.
- Loss of personal belongings due to shaking damage.

C. Home-Based Business Coverage

If a condo owner operates a business from their condominium, additional coverage may be necessary for:

- Business equipment.
- Liability related to clients visiting the condominium.

D. Umbrella Insurance

For condo owners seeking an extra layer of liability protection over and above their standard policy limits, umbrella insurance can provide coverage for:

- Bodily injury to others, such as medical expenses, loss of income, and funeral expenses, if you are found to be responsible.
- Damage to another's property, such as the cost to repair or replace the property if found liable for damage.
- Personal injury to others, such as false arrest, libel, slander, defamation or invasion of privacy.
- Defense costs, such as legal fees and court costs if you are sued.

4. Best Practices for Condo Owners

To ensure proper protection, condo owners should follow these best practices:

A. Regular Policy Reviews

- Review and update coverage annually to reflect condominium improvements, rising property values, or new risks.
- Work with a knowledgeable agent to assess and adjust coverage as needed.

B. Inventory of Personal Belongings

- Maintain a home inventory with photos and receipts to facilitate claims in case of loss.
- Store records digitally or in a secure or off-site location.

C. Preventative Maintenance

- Regularly inspect the condominium, especially the plumbing and electrical systems, to prevent damage and reduce the possibility of claims, especially for issues that insurance may not cover.

D. Understanding the Claims Process

- Document damages immediately and notify Murphy Insurance Agency promptly in a claim situation.
- Keep copies of repair estimates and claim-related communications.



Bundling and Discounts

Murphy Insurance helps condominium owners save money by offering:

- **Condo & Auto Insurance Bundling:** Combining condominium and auto insurance policies with the same insurance carrier can provide significant savings.
- **Protective Discounts:** Discounts for condominiums equipped with burglar alarm systems, monitored security systems and/or smoke detectors.
- **Smart Condo Discount:** Some carriers offer this discount to condominiums with devices such as video doorbells, window sensors, smart locks, etc.
- **Claim-Free Discount:** If you haven't filed a property insurance claim in a set number of years, you may be eligible for a discount, typically three to five years.
- **Loyalty Discounts:** Some insurance carriers offer loyalty discounts to customers who have been with them for several years.

Additional Insurance Services

In addition to condo owner's insurance, Murphy Insurance offers a full range of insurance products to protect every aspect of your life, including:

- **Auto Insurance:** Coverage for cars, trucks, motorcycles, and recreational vehicles.
- **Business Insurance:** Customized insurance coverage for businesses of all sizes, including property, liability, commercial auto, workers' compensation insurance, and more.
- **Life Insurance:** Term and whole life insurance options to protect your loved ones' financial future.



**Visit our Homeowners
Insurance Page**



Our Leaders

About Murphy Insurance Agency

Murphy Insurance Agency has been a trusted provider of comprehensive insurance solutions in MetroWest, Massachusetts. We are strongly committed to protecting families, homes, condominiums, vehicles and businesses. We offer personalized insurance policies tailored to meet each customer's unique needs. Our team of experienced agents provides expert guidance to ensure you have the right coverage for your condominium, property, and financial security.

Local Experts

We understand condo owner's specific risks and coverage needs in Massachusetts and across New England.

Personalized Service

Our agents work with you to build a protection plan that considers price and coverage for your condo and provides excellent value.

Claims Support

Our dedicated Claims Team supports you through the condo claims process and is your advocate when needed.

Contact Us

Proudly serving residents and businesses across Massachusetts and beyond from our offices in Bolton, Groton, Harvard, Hudson, Marlborough and Medway. For more information or to review your condo owner's insurance policy, contact Murphy Insurance Agency today. Our team is ready to provide guidance and customized solutions to protect your condominium and assets.

Email: assistance@dfmurphy.com

Toll-free: 800 222 8711

Emergency Claim Hotline: 800 222 8711 – follow prompts

Request a Condominium Insurance Quote