

ANNUAL INSURANCE DISCLOSURE 2017-2018

HILLCREST GARDEN HOA

In accordance with the requirements set forth under California Civil Code 5300, associations must provide the following insurance summary annually. The disclosure will list the insurance your association carries through our agency:

◆ **GENERAL LIABILITY INSURANCE** Policy No. **09397-90-73**
Valuation/Type: **PACKAGE POLICY / POLICY PERIOD: 3/15/17 – 3/15/18**
Insurer: **FARMERS INSURANCE EXCHANGE**
Policy Limits: **2M OCCURRENCE/ 4M AGGREGATE**

◆ **DIRECTORS & OFFICERS LIABILITY** Policy No **09397-90-73**
Insurer: **FARMERS INSURANCE EXCHANGE 3/15/17 – 3/15/18**
Policy Limits: **2 MILLION**

◆ **FIDELITY BOND /EMPLOYEE DISHONESTY**
\$150,000

◆ **BLANKET BUILDING / PROPERTY COVERAGE**
Valuation/Type: **Special Form, Blanket Limit, and Replacement Cost**
Insurer: **FARMERS INSURANCE EXCHANGE**
Policy Limits: **\$18,173,600**
Deductible: **\$ 5,000**
Package Premium: **\$16,923**

◆ **WORKERS COMPENSATION INSURANCE**
Insurer: **Farmers Insurance Exchange Policy Period: 5/10/17 - 5/10/18**
Policy #: **A0924-45-73**
Premium: **\$500.00**

STEPHEN SILVER **FARMERS INSURANCE EXCHANGE** **(661) 253-2100**
Agent **Insurance Company** **Phone number**

◆ **EARTHQUAKE and FLOOD INSURANCE**
Insurer: **Lloyds of London Policy Period: 10/31/16 - 10/31/17**
Policy Limits: **\$14,695,833**
Deductible: **10% EQ, 2 % Flood**

TIMOTHY CLINE **TIMOTHY CLINE AGENCY** **(800) 966-9566**
Agent **Insurance Company** **Phone number**

This summary of the Association's policies of insurance provides only certain information, as required by Section 5300 (b)(9) of the Civil Code, and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of insurance. Any association member may, upon request and provision of reasonable notice, review the association's insurance policies and, upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the association maintains the policies of insurance specified in this summary, the association's policies of insurance may not cover your property, including personal property, or real property improvements to or around your dwelling, or personal injuries or other losses that occur within or around your dwelling. Even if a loss is covered, you may nevertheless be responsible for paying all or a portion of any deductible that applies. Association members should consult with their individual insurance broker or agent for appropriate coverage.