

Mission Ridge Community Association
2017 - 2018 Insurance Disclosure Statement
(As required by civil code section 5300)

This summary of the association's policies of insurance provides only certain information, as required by Section 5300 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 additional coverage.

Anchor Community Management, Inc.
PO Box 3237
Camarillo, CA 93011-3237

1. **Property Coverage:**
 - A. Insurer: Allstate Insurance Company
 - B. Policy Limits: \$12,790,190
 - C. Deductible applicable: \$5,000
 - D. Policy term: 01/23/17 – 01/23/18

2. **General Liability:**
 - A. Insurer: Allstate Insurance Company
 - B. Policy Limits: \$2,000,000 Occ \$4,000,000 Agg
 - C. Deductible applicable: None
 - D. Policy term: 01/23/17 – 01/23/18

3. **Directors and Officers:**
 - A. Insurer: Allstate Insurance Company
 - B. Policy Limits: \$2,000,000 Occ \$4,000,000 Agg
 - C. Deductible applicable: \$500
 - D. Policy term: 01/23/17 – 01/23/18

4. **Earthquake:**
 - A. Insurer: Insurance Company of the West
 - B. Policy Limits: \$13,301,880
 - C. Deductible applicable: 15%/TIV Per Building, \$50,000 Min.
 - D. Policy term: 01/22/17 – 01/22/18

5. **Flood:** None

6. **Umbrella:** None

7. **Fidelity Bond:**
 - A. Insurer: Allstate Insurance Company
 - B. Policy Limits: \$500,000
 - C. Deductible applicable: \$0
 - D. Policy term: 01/23/17 – 01/23/18

8. **Workers' Compensation:**
 - A. Insurer: PMA Companies
 - B. Policy Limits: Statutory
 - C. Policy term: 01/01/17 – 01/01/18

Provided by the **Stack Insurance Agency, INC**
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