

RANCHO TOMAS CITHOMES INC
Insurance Disclosure Form

Civil Code § 5300 requires that community associations disclose to the individual homeowners the extent of liability coverage carried by the Association. Our Association carries the following coverage's:

Property Insurance:

Name of Insurer: Travelers Casualty Insurance Co.	Agent: Cline Agency Insurance Brokers
Policy Limits: \$14,359,758	Amount of Deductible: \$5,000
Date Policy Begins: September 19, 2017	Date Policy Ends: September 19, 2018

General Liability Insurance:

Name of Insurer: Travelers Casualty Insurance Co.	Agent: Cline Agency Insurance Brokers
Policy Limits: \$1,000,000/\$2,000,000	Amount of Deductible: N/A
Date Policy Begins: September 19, 2017	Date Policy Ends: September 19, 2018

Fidelity Bond Coverage:

Name of Insurer: Liberty Mutual Insurance Co.	Agent: Cline Agency Insurance Brokers
Policy Limits: \$500,000	Amount of Deductible: \$5,000
Date Policy Begins: September 19, 2017	Date Policy Ends: September 19, 2018

Directors & Officers Liability Coverage:

Name of Insurer: Liberty Insurance Underwriters Inc.	Agent: Cline Agency Insurance Brokers
Policy Limits: \$1,000,000	Amount of Deductible: \$5,000
Date Policy Begins: September 19, 2017	Date Policy Ends: September 19, 2018

Commercial Umbrella:

Name of Insurer: National Surety Corp.	Agent: Cline Agency Insurance Brokers
Policy Limits: \$10,000,000	Amount of Deductible: N/A
Date Policy Begins: September 19, 2017	Date Policy Ends: September 19, 2018

Earthquake:

Name of Insurer: Lloyds of London Group of Insurance National Fire & Marine Insurance Co.	Agent: Cline Agency Insurance Brokers
Policy Limits: \$16,024,100	Amount of Deductible: 20% TIV per unit of insurance
Date Policy Begins: October 12, 2017	Date Policy Ends: September 19, 2018

Flood: No coverage written through this office

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.

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