

RANCHO TOMAS CITHOMES, INC.
INSURANCE DISCLOSURE STATEMENT
September 28, 2016

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 coverages:

	CARRIER	EXPIRATION DATE	POLICY LIMIT	DEDUCTIBLE
PROPERTY COVERAGE	Travelers Casualty Ins. Co.	9/19/2017	\$13,941,513	\$5,000
GENERAL LIABILITY	Travelers Casualty Ins. Co.	9/19/2017	\$1,000,000 / \$2,000,000	N/A
FIDELITY BOND COVERAGE	Liberty Mutual Ins. Co.	9/19/2017	\$500,000	\$5,000
EARTHQUAKE	Lloyds of London	10/12/2017	\$15,388,950	20% per building
DIRECTORS & OFFICERS	Liberty Underwriters Inc.	9/19/2017	\$1,000,000	\$5,000
WORKMAN'S COMPENSATION	Hanover American Insurance Co.	9/19/2017	\$1,000,000	N/A
UMBRELLA COVERAGE	National Surety Corp.	9/19/2017	\$10,000,000	N/A
FLOOD	N/A	N/A	N/A	N/A

This disclosure statement is a general description of coverage. All coverage is subject to the exclusions and conditions of the insurance contracts. Statements here cannot alter, reduce, or expand any coverage in the policies. The information provided is deemed accurate at the time of issue. Owners with questions are encouraged to contact the association's insurance agent at the following address:

Timothy Cline Insurance Agency, Inc.
725 Arizona Ave. Ste. 100
Santa Monica, CA 90401
(310) 260-2900, FAX (310) 260-2905

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.
