

STEVE D. REICH INSURANCE AGENCY, INC.

280 NO. WESTLAKE BLVD., #200, WESTLAKE VILLAGE, CA 91362

(805) 379-5159 • (818) 706-0452 • FAX (805) 495-2494

LICENSE #0484756

Effective January 1, 1997, California Civil Code Section 5300 (b)(9) requires that Associations send an insurance disclosure statement to each of its members within sixty (60) days preceding the beginning of the Association's fiscal year. Our Association carries the following coverage's:

SURFSIDE I HOA

Insurance Disclosure – SB1525

PROPERTY:

INSURER: Farmers Insurance Group
TERM: 06/18/2018 – 06/18/2019
POLICY NUMBER: 09420-74-47
PROPERTY COVERAGE: \$40,494,800
PROPERTY DEDUCTIBLE: \$5,000
GENERAL LIABILITY LIMIT: \$2,000,000
GENERAL LIABILITY DEDUCTIBLE: None

UMBRELLA:

INSURER: Farmers Insurance Group / Truck
Insurance Exchange
TERM: 06/18/2018 – 06/18/2019
POLICY NUMBER: 09420-75-33
LIMIT: \$3,000,000
DEDUCTIBLE: \$10,000 self-insured retention

DIRECTORS & OFFICERS LIABILITY:

INSURER: Farmers Insurance Group
TERM: 06/18/2018 – 06/18/2019
POLICY NUMBER: 09420-74-47
LIABILITY LIMIT: \$2,000,000
DEDUCTIBLE: \$1,000

EMPLOYEE DISHONESTY:

INSURER: Farmers Insurance Group
TERM: 06/18/2018 – 06/18/2019
POLICY NUMBER: 09420-74-47
LIMIT: \$1,600,000
DEDUCTIBLE: \$5,000

EARTHQUAKE and FLOOD: (Special Flood

Hazard Areas Are Excluded)
INSURER: Palomar, Ironshore Europe &
Ironshore Ltd. Insurance Companies
TERM: 06/01/2018 – 06/01/2019
POLICY NUMBERS:
PA701141, B1180D180626612 &
B1180D180626612
LIMIT: \$20,000,000
EARTHQUAKE DEDUCTIBLE: 3% per Bldg.
FLOOD DEDUCTIBLE: \$100,000 per occurrence

WORKERS' COMPENSATION:

INSURER: Employers Compensation Insurance
Company
TERM: 01/04/18 - 01/04/19
POLICY NUMBER: EIG1021370-11
LIMIT: \$1,000,000 / Statutory Limits
DEDUCTIBLE: None

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.