

**Tuolumne Oaks HOA
Homeowners Association**

2017 – 2018 Insurance Disclosure Statement
(As required by civil code section 1365)

“This summary of the association’s policies of insurance provides only certain information, as required by subdivision (a) section 1365 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.”



1. Property Coverage:

- A. Insurer: **Farmers Insurance Group**-Farmer’s Ins Exchange Policy #09425-31-25
- B. Combined Policy Building Limits: \$13,290,000.00 Ext Replacement Cost @ 125%
\$17,277,000.00 W Extended Replacement/Cost
- C. Deductible applicable: \$5,000.00 *Unit Owners Coverage e-3418 Included/Interior
Building Code Upgrade AB&C
- D. Policy Term: 12/27/2017 to 12/27/2018

2. General Liability:

- A. Insurer. **Farmers Insurance Group**-Truck Insurance Exchange Policy #09425-31-26
- B. Policy Limits: \$2,000,000/\$4,000,000 **Plus** Umbrella Policy #09425-31-26 \$2,000,000
- C. Deductible applicable: None
- D. Policy Term: 12/27/2017 to 12/27/2018

3. Earthquake:

- A. Insurer: **Plaza Insurance Co.** Policy # PADP000521-00
- B. Combined Policy Limits: \$10,000,000.00
- C. Deductible: 10% Unit
- D. Policy Term:12/27/2017 to 12/27/2018

4. Work Comp: Am Trust North America

Provided by: **John F. Pless Insurance Agency, Inc**
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