

## Upper Terrace HOA Insurance Disclosure 2018

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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.

Upper Terrace HOA has purchased the following insurance policies through Silicon Beach Insurance, Pamela De Armas, 8939 S. Sepulveda Blvd., #110-282, Los Angeles, CA 90045.  
T: 310-745-0191, F: 310-745-0198, [www.siliconbeachinsurance.net](http://www.siliconbeachinsurance.net)

### **PROPERTY**

Name of Insurer: Travelers Casualty Insurance	Limit: \$11,950,000
Policy Period: 07/13/2018 to 07/13/2019	Deductible: \$5,000

### **GENERAL LIABILITY**

Name of Insure: Travelers Casualty Insurance	Liability Limit: \$2,000,000 Per Occurrence
Policy Period: 07/13/2018 to 07/13/2019	\$4,000,000 Aggregate
	Deductible: None

### **DIRECTORS & OFFICERS**

Name of Insurer: Philadelphia Indemnity Insurance	Liability Limit: \$1,000,000
Policy Period: 07/13/2018 to 07/13/2019	Deductible: \$5,000

### **FIDELITY/CRIME**

Name of Insurer: Liberty Mutual Insurance Co.	Limit: \$50,000
Policy Period: 07/13/2018 to 07/13/2019	Deductible: \$1,000

### **EARTHQUAKE**

Name of Insurer: Lloyds of London ICAT	Limit: \$9,686,520
Policy Period: 07/19/2018 to 07/19/2019	Deductible: 5%

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 additional coverage.