

WESTLAKE HIGHLANDS COMMUNITY ASSOCIATION
INSURANCE DISCLOSURE 2017-2018

The Association is providing you the following information concerning the Association's insurance coverage in compliance with the Civil Code 5300(b)(9):

Agent: Sandra MacDonald Agency, 818-906-1042

General Liability Insurance

Mid-Century Insurance

August 4, 2017 until August 4, 2018.

\$2,000,000 maximum limit per occurrence; \$4,000,000 of aggregate coverage.

There is no deductible under this general liability policy.

Property Insurance

Mid-Century Insurance

August 4, 2017 until August 4, 2018.

\$16,934,300 + Guaranteed Replacement Cost per occurrence

Deductible: \$5,000

Fidelity Insurance

Mid-Century Insurance. August 4, 2017 until August 4, 2018.

\$175,000 maximum limit per occurrence

Deductible: \$5,000.

Directors & Officers Insurance

Mid-Century Insurance

August 4, 2017 until August 4, 2018

\$2,000,000 maximum limit per occurrence;

Deductible: \$1,000

For the following policy:

Cline Agency Insurance Brokers

310-260-2900

Earthquake Insurance

Underwriters at Lloyd's, London

August 4, 2017 until August 4, 2018

\$13,099,598.00 maximum limit per occurrence

Deductible: 15% of TIC per building.

Flood Insurance

The Association **does not** have flood insurance coverage.

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.