

WhiteOak Townhomes Owners Association Insurance Disclosure Form

California 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 coverage's:

Property Insurance:

Name of Insurer: Travelers Insurance Company	Agent: Timothy Cline Insurance Agency
Policy Limits: \$14,688,434	Amount of Deductible: \$5,000
Date Policy Begins: March 1, 2017	Date Policy Ends: March 1, 2018

General Liability Insurance:

Name of Insurer: Travelers Insurance Company	Agent: Timothy Cline Insurance Agency
Policy Limits: \$1,000,000/\$2,000,000	Amount of Deductible: N/A
Date Policy Begins: March 1, 2017	Date Policy Ends: March 1, 2018

Fidelity Bond Coverage:

Name of Insurer: Liberty Mutual Insurance Co.	Agent: Timothy Cline Insurance Agency
Policy Limits: \$500,000	Amount of Deductible: \$5,000
Date Policy Begins: March 1, 2017	Date Policy Ends: March 1, 2018

Directors & Officers Liability Coverage:

Name of Insurer: Liberty Mutual Insurance Co.	Agent: Timothy Cline Insurance Agency
Policy Limits: \$1,000,000	Amount of Deductible: \$5,000
Date Policy Begins: March 1, 2017	Date Policy Ends: March 1, 2018

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Commercial Umbrella:

Name of Insurer: Fireman's Fund Insurance Company	Agent: Timothy Cline Insurance Agency
Policy Limits: \$5,000,000 (in excess of Liability & D&O)	Amount of Deductible: N/A
Date Policy Begins: March 1, 2017	Date Policy Ends: March 1, 2018

Earthquake:

Name of Insurer: QBE Specialty Insurance Company	Agent: Timothy Cline Insurance Agency
Policy Limits: \$14,257,091	Amount of Deductible: 20% TIV per Unit of Insurance subject to \$25,000 min per occur.
Date Policy Begins: March 1, 2017	Date Policy Ends: March 1, 2018

Flood:

<i>No coverage through this office</i>
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Statutory Disclosure

This summary of the Association's policies of insurance provides only certain information, as required by subdivision (e) of 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.