

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: Cline Agency Insurance Brokers
Policy Limits: \$ 14,889,565	Amount of Deductible: \$5,000
Date Policy Begins: March 1, 2018	Date Policy Ends: March 1, 2019

General Liability Insurance:

Name of Insurer: Travelers Insurance Company	Agent: Cline Agency Insurance Brokers
Policy Limits: \$1,000,000/\$2,000,000	Amount of Deductible: N/A
Date Policy Begins: March 1, 2018	Date Policy Ends: March 1, 2019

Fidelity Bond Coverage:

Name of Insurer: Liberty Mutual Insurance Co.	Agent: Cline Agency Insurance Brokers
Policy Limits: \$500,000	Amount of Deductible: \$5,000
Date Policy Begins: March 1, 2018	Date Policy Ends: March 1, 2019

Directors & Officers Liability Coverage:

Name of Insurer: Philadelphia Indemnity Ins Co..	Agent: Cline Agency Insurance Brokers
Policy Limits: \$1,000,000	Amount of Deductible: \$5,000
Date Policy Begins: March 1, 2018	Date Policy Ends: March 1, 2019

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Commercial Umbrella:

Name of Insurer: National Surety Corporation	Agent: Cline Agency Insurance Brokers
Policy Limits: \$5,000,000 (in excess of Liability & D&O)	Amount of Deductible: N/A
Date Policy Begins: March 1, 2018	Date Policy Ends: March 1, 2019

Earthquake:

Name of Insurer: Underwriters at Lloyd's, London	Agent: Cline Agency Insurance Brokers
Policy Limits: \$14,829,603	Amount of Deductible: 20% TIV per Unit of
Date Policy Begins: March 1, 2018	Date Policy Ends: March 1, 2019

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.