

STEVE D. REICH INSURANCE AGENCY

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License #0484756

HOPETOWN HOA INSURANCE DISCLOSURE – SB1525

Effective January 1, 1997, California Civil Code Section 1365 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. Our Association carries the following coverages:

ASSOCIATION PROPERTY & GENERAL LIABILITY:

Insurer: Farmers Insurance Group/ Truck Insurance Exchange
Term: 08/21/11 to 08/21/12
Policy Number: 60483-83-12
Association Property Coverage: \$155,900
Association Property Deductible: \$1,000
General Liability Limit: \$2,000,000
Flood Coverage: None
Earthquake Coverage: None

UMBRELLA:

Insurer: Farmers Insurance Group/ Truck Insurance Exchange
Term: 08/21/11 to 08/21/12
Policy Number: 60483-83-17
Liability Limit: \$1,000,000
Deductible: \$10,000 self insurance retention

DIRECTORS & OFFICERS LIABILITY:

Insurer: Farmers Insurance Group/ Truck Insurance Exchange
Term: 08/21/11 to 08/21/12
Policy Number: 60483-83-12
Liability Limit: \$2,000,000
Deductible: \$1,000

FIDELITY BOND:

Insurer: Farmers Insurance Group/ Truck Insurance Exchange
Term: 08/21/11 to 08/21/12
Policy Number: 60483-83-12
Limit: \$125,000
Deductible: \$500

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