

# STEVE D. REICH INSURANCE AGENCY, INC.

280 NO. WESTLAKE BLVD., #200, WESTLAKE VILLAGE, CA 91362

(805) 379-5159 • (818) 706-0452 • FAX (805) 495-2494

LICENSE #0484756

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 coverage's:

## CAMARILLO MIRAMONTE HOA

### *Insurance Disclosure – SB1525*

#### PROPERTY & GENERAL LIABILITY

##### INSURANCE:

**INSURER:** Farmers Insurance Group/Mid-

Century Insurance Company

**TERM:** 09/01/2011 – 09/01/2012

**POLICY NUMBER:** 09425-30-15

**PROPERTY COVERAGE:** \$40,939,200

**PROPERTY DEDUCTIBLE:** \$10,000

**GENERAL LIABILITY LIMIT:** \$2,000,000

**GENERAL LIABILITY DEDUCTIBLE:** None

#### DIRECTORS & OFFICERS LIABILITY:

**INSURER:** Farmers Insurance Group/Mid-

Century Insurance Company

**TERM:** 09/01/2011 – 09/01/2012

**POLICY NUMBER:** 09425-30-15

**D&O LIMIT:** \$2,000,000

**D&O DEDUCTIBLE:** \$1,000

#### EMPLOYEE DISHONESTY:

**INSURER:** Farmers Insurance Group/Mid-

Century Insurance Company

**TERM:** 09/01/2011 – 09/01/2012

**POLICY NUMBER:** 09425-30-15

**FIDELITY BOND LIMIT:** \$1,000,000

**FIDELITY BOND DEDUCTIBLE:** \$500

#### UMBRELLA:

**INSURER:** Farmers Insurance Group / Truck  
Insurance Exchange

**TERM:** 09/01/2011 – 09/01/2012

**POLICY NUMBER:** 09425-30-16

**UMBRELLA LIMIT:** \$3,000,000

**UMBRELLA DEDUCTIBLE:** \$10,000 self  
insured retention

#### EARTHQUAKE:

**INSURER:** Certain U/W's Lloyds London  
and ICW Insurance Companies

**TERM:** 09/01/2011 – 09/01/2012

**POLICY NUMBER:** WB0005825 & XHO  
500762501

**EARTHQUAKE LIMIT:** \$20,000,000

**EARTHQUAKE DEDUCTIBLE:** 15% per  
unit of ins

#### FLOOD:

**INSURER:** Certain U/W's Lloyds London  
and ICW Insurance Companies

**TERM:** 09/01/2011 – 09/01/2012

**POLICY NUMBER:** WB0005825 & XHO  
500762501

**FLOOD LIMIT:** \$20,000,000

**FLOOD DEDUCTIBLE:** 2% values at time &  
place of loss

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 additional coverage.