

October 2011

The Stonegate Ventura Association
c/o Anchor Community Management, Inc.
P.O. Box 3237
Camarillo, CA 93011-3237

To Whom It May Concern:

Effective January 1, 1997, California Civil code Section 1365 requires that homeowners associations send an insurance disclosure statement to each of its members within sixty days (60) preceding the beginning of the association's fiscal year. The Stonegate Ventura Association carries the following coverage.

PROPERTY AND GENERAL LIABILITY

Donna Leiper

State Farm Insurance Company

315 Arneill Road, Suite 203, Camarillo, CA 93010
805-482-2744

Insurer: **State Farm Insurance**, Policy #90-33-6730-3

Policy Term: **9/26/11 to 9/26/12**

Property Coverage: **\$484,700**

Business Personal Property: **\$32,800**

Property Deductible: **\$500**

General Liability: **\$4,000,000**

General Aggregate: **\$8,000,000**

DIRECTORS & OFFICERS LIABILITY

Steve D. Reich Insurance Agency, Inc.

Farmers Insurance Group

280 No. Westlake Blvd., #200, Westlake Village, CA 91362
(805) 379-5159, (818) 706-0452, Fax (805) 495-2494

License #0484756

Insurer: **Liberty Mutual Insurance Company**

Policy Term: **7/28/11 to 7/28/12**

Liability Limit: **\$2,000,000**

Deductible: **\$1,000**

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