

# 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:

## SURFSIDE I HOA

*Insurance Disclosure – SB1525*

### PROPERTY:

INSURER: Farmers Insurance Group  
TERM: 06/18/2011 – 06/18/2012  
POLICY NUMBER: 09420-74-47  
PROPERTY COVERAGE: \$29,655,700  
PROPERTY DEDUCTIBLE: \$5,000  
GENERAL LIABILITY LIMIT: \$2,000,000  
GENERAL LIABILITY DEDUCTIBLE: None

### UMBRELLA:

INSURER: Farmers Insurance Group / Truck  
Insurance Exchange  
TERM: 06/18/2011 – 06/18/2012  
POLICY NUMBER: 09420-75-33  
LIMIT: \$3,000,000  
DEDUCTIBLE: \$10,000 self insured retention

### DIRECTORS & OFFICERS LIABILITY:

INSURER: Farmers Insurance Group  
TERM: 06/18/2011 – 06/18/2012  
POLICY NUMBER: 09420-74-47  
LIABILITY LIMIT: \$2,000,000  
DEDUCTIBLE: \$1,000

### EMPLOYEE DISHONESTY:

INSURER: Farmers Insurance Group  
TERM: 06/18/2011 – 06/18/2012  
POLICY NUMBER: 09420-74-47  
LIMIT: \$1,200,000  
DEDUCTIBLE: \$500

### EARTHQUAKE:

INSURER: Certain U/W at Lloyds London &  
Houston Casualty Insurance Company  
TERM: 06/01/2011 – 06/01/2012  
POLICY NUMBERS: WB0004931 & H-11-D1642  
LIMIT: \$20,000,000  
DEDUCTIBLE: 10% per unit of ins.

### FLOOD:

INSURER: Certain U/W at Lloyds London &  
Houston Casualty Insurance Company  
TERM: 06/01/2011 - 06/01/2012  
POLICY NUMBER: WB0004931 & H-11-D1642  
LIMIT: \$20,000,000  
DEDUCTIBLE: 2% values at time & place of loss

### WORKERS' COMPENSATION:

INSURER: Employers Compensation Insurance  
Company  
TERM: 01/04/12 -01/04/13  
POLICY NUMBER: EIG1021370-05  
LIMIT: \$1,000,000 / Statutory Limits  
DEDUCTIBLE: None

**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.**