

# **Mountain Meadows Villaggio Homeowners Association**

## **2012 – 2013 Insurance Disclosure Statement**

*(As required by civil code section 1365)*

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 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."

Colleen Scott C/O  
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**1. Property Coverage:**

- A. Insurer: Allstate Insurance Company
- B. Combined Policy Limits: \$31,831,510
- C. Deductible applicable: \$5,000
- D. Policy term: 01/01/12 – 01/01/13

**2. General Liability:**

- A. Insurer: Allstate Insurance Company
- B. Policy Limits: \$1,000,000
- C. Deductible applicable: \$0.00
- D. Policy term: 01/01/12 – 01/01/13

**3. Board of Managers:**

- A. Insurer: Allstate Insurance Company
- B. Policy Limits: \$2,000,000
- C. Deductible applicable: \$0.00
- D. Policy term: 01/01/12 – 01/01/13

**4. Crime:**

- A. Insurer: Allstate Insurance Company
- B. Policy Limits: \$1,200,000
- C. Deductible applicable: \$0.00
- D. Policy term: 01/01/12 – 01/01/13

**5. Earthquake/ Earthquake Sprinkler Leakage/DIC:**

- A. Insurer: Insurance Company of the West
- B. Policy Limits: Buildings: \$33,531,365
- C. Deductible: 5% TIV per building Min. \$25,000.
- D. Policy term: 11/01/11 – 11/01/12

**6. Flood:**

- A. Insurer: Insurance Company of the West
- B. Policy Limits: Buildings: \$33,531,365
- C. Deductible: 5% TIV per building Min. \$25,000.
- D. Policy term: 11/01/11 – 11/01/12

**7. Umbrella:**

- A. Insurer: Allstate Insurance Company
- B. Policy Limits: \$3,000,000
- C. Retained Limit: \$10,000
- D. Policy term: 01/01/12 – 01/01/13

**8. Workers' Compensation:**

- A. Insurer: Sequoia Insurance Company
- B. Policy term: 07/02/11 – 07/02/12

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