

## Annual Insurance Disclosure

### PROPERTY DAMAGE

Insurer: \_\_\_\_\_

Policy Limits: \$ \_\_\_\_\_ Amount of Deductible: \$ \_\_\_\_\_ Policy Term: \_\_\_\_\_

Does the Association's coverage extend to real property improvements inside Units (cabinets, appliances, etc.)? \_\_\_ yes \_\_\_ no

**EARTHQUAKE:** The Association \_\_\_ does \_\_\_ does not carry earthquake insurance.

Insurer: \_\_\_\_\_

Policy Limits: \$ \_\_\_\_\_ Amount of Deductible: \$ \_\_\_\_\_ Policy Term: \_\_\_\_\_

**FLOOD:** The Association \_\_\_ does \_\_\_ does not carry flood insurance.

Insurer: \_\_\_\_\_

Policy Limits: \$ \_\_\_\_\_ Amount of Deductible: \$ \_\_\_\_\_ Policy Term: \_\_\_\_\_

### GENERAL LIABILITY

Insurer: \_\_\_\_\_

Policy Limits: \$ \_\_\_\_\_ Amount of Deductible: \$ \_\_\_\_\_ Policy Term: \_\_\_\_\_

### DIRECTORS & OFFICERS LIABILITY

Insurer: \_\_\_\_\_

Policy Limits: \$ \_\_\_\_\_ Amount of Deductible: \$ \_\_\_\_\_ Policy Term: \_\_\_\_\_

### FIDELITY COVERAGE

Insurer: \_\_\_\_\_

Policy Limits: \$ \_\_\_\_\_ Amount of Deductible: \$ \_\_\_\_\_ Policy Term: \_\_\_\_\_

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