

ANNUAL INSURANCE DISCLOSURE

GENERAL LIABILITY

Insurer: _____

Policy Limits: _____ Amount of Deductible: _____ Policy Term: _____

PROPERTY DAMAGE

Insurer: _____

Policy Limits: _____ Amount of Deductible: _____ Policy Term: _____

Does coverage extend to real property improvements inside units? 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: _____

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 Section 5300 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.