

VICTOR HABIB INSURANCE AGENCY - CA LICENSE # 0471560

Farmers Insurance Group of Companies

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11/01/2015

PROPERTY INSURANCE DISCLOSURE

In compliance with Civil Code 1365, the following is a summary of the Hiller Highlands Phase I HOA insurance coverage's.

Property Insurance / General liability Coverage

1. Name of Insurer: TRUCK INSURANCE EXCHANGE (FARMERS INSURANCE EXCHANGE)
2. Property Insurance Limits: \$ 21,093,372
3. Deductible: \$25,000
4. General Liability Insurance Limits: \$1,000,000/\$2,000,000 (Deductible –None)
5. Policy Period : Nov 1, 2015— Nov 1, 2016
6. Policy # 600158241

Directors & Officers liability Coverage

1. Name of Insurer : TRUCK INSURANCE EXCHANGE (FARMERS INSURANCE EXCHANGE)
2. Policy Limits of Insurance: \$1,000,000
3. Policy Period: Nov 1, 2015 Nov 1, 2016
4. Policy # 600158241 (included in Master Policy)

Employee Dishonesty

1. Name of Insurer : TRUCK INSURANCE EXCHANGE (FARMERS INSURANCE EXCHANGE)
2. Policy Limits of Insurance: \$500,000
3. Policy # 600158241 (Included in Master Policy)

Excess (Umbrella Liability)

1. Name of Insurer: TRUCK INSURANCE EXCHANGE (FARMERS INSURANCE EXCHANGE)
2. Policy Limits of Insurance : \$2,000,000 with self-insured retention \$10,000
3. Insurance Deductible : None
4. Policy # 600671638 Effective date Nov 1,2015 to Nov 1,2016

Earthquake Insurance Policy / Dif/Con - (Flood Insurance not Covered)

1. Insurer: Insurance Company of the WEST
2. Total Limits of Insurance: \$12,500,000.00 (2,000,000 primary/10,500,000 excess)
3. Insurance Deductible: 15%
4. Policy #: To be Determined
5. Effective Date: Nov 1,2015-- Nov 1, 2016
6. Building Ordinance Coverage : Yes Full Limit
7. Rated:Insurance Co. of the West (AM BEST RATED A-IX, ADMITTED)

"This summary of the association's policy 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 policy 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."