

Paul Bickham Agency
827 Arnold Dr, Ste 100
Martinez, CA 94553
Ph: (920) 228-3030
CA DOI License # 0N01268

October 15, 2020

Hiller Highlands Phase I HOA
Civil Code 5300(b)(9) Insurance Disclosure Summary Form

Property: Truck Insurance Exchange

Effective Dates: 11/01/2020 – 11/01/2021 – Policy # 600158241

\$25,910,200 in Building Coverage, Special Form, Replacement Cost Basis, Co-insurance Waived. \$25,000 Deductible per Occurrence. Building Coverage is on an All-Inclusive Basis. Building Ordinance is included.

Boiler & Machinery/Equipment Breakdown: Truck Insurance Exchange

Effective Dates: 11/01/2020 – 11/01/2021 – Policy # 600158241

\$25,908,400 Special Form, Replacement Cost Basis, Co-insurance Waived. \$25,000 Deductible per Occurrence.

General Liability: Truck Insurance Exchange

Effective Dates: 11/01/2020 – 11/01/2021 – Policy # 600158241

\$1,000,000 per Occurrence/\$2,000,000 General Aggregate with a \$0 Deductible.

\$1,000,000 Non-owned and Hired Automobile Liability Included.

Umbrella Liability: Truck Insurance Exchange

Effective Dates: 11/01/2020 – 11/01/2021 – Policy # 600671638

\$2,000,000 Each Occurrence/\$2,000,000 General Aggregate with \$10,000 Self-Insured Retention Each Occurrence. Coverage is in Excess of General Liability, and Directors' and Officers' Liability.

Directors' and Officers' Liability: Truck Insurance Exchange

Effective Dates: 11/01/2020 – 11/01/2021 – Policy # 600158241

\$1,000,000 per Claim/\$1,000,000 Annual Aggregate with \$500 Self-insured Retention.
Retroactive Date – 03/02/1989

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Employee Dishonesty/Fidelity Bond: Truck Insurance Exchange

Effective Dates: 11/01/2020 – 11/01/2021 – Policy # 600158241

\$500,000 per Occurrence/\$500,000 Annual Aggregate with \$500 Deductible per Occurrence.

Workers' Compensation and Employer's Liability

No coverage currently in force through the Paul Bickham Insurance Agency, Inc.

Flood Insurance

No coverage currently in force through the Paul Bickham Insurance Agency, Inc.

Earthquake Insurance: International Catastrophe Insurance Managers, LLC (ICAT)

Effective Dates: 01/01/2020 – 01/01/2021 – Policy # 04-7500148848-S-00

\$12,500,000 Building Coverage, Special Form, Replacement Cost, Coinsurance is waived. A 20% deductible applies to each separate building and/or structure calculated as a percentage of the total cost to repair each damaged structure/building.

The California Civil Code requires that the following language be distributed to each property owner in the Association:

CALIFORNIA CIVIL CODE, Section 5300

“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.