

Paul Bickham Insurance Agency, Inc  
827 Arnold Dr, Ste 100  
Martinez, CA 94553  
Ph: (920) 228-3030  
CA DOI License # ON01268

January 16, 2022

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

**Property: Farmers Insurance Exchange**

Effective Dates: 11/01/2021 – 11/01/2022 – 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 Included

**Boiler & Machinery/Equipment Breakdown: Farmers Insurance Exchange**

Effective Dates: 11/01/2021 – 11/01/2022 – Policy # 600158241  
\$25,908,400 Special Form, Replacement Cost Basis, Co-insurance Waived. \$25,000 Deductible  
per Occurrence.

**General Liability: Farmers Insurance Exchange**

Effective Dates: 11/01/2021 – 11/01/2022 – 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: 11/01/2021 – 11/01/2022 – 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: Farmers Insurance Exchange**

Effective Dates: 11/01/2021 – 11/01/2022 – Policy # 600158241  
\$1,000,000 per Claim/\$1,000,000 Annual Aggregate with \$500 Self-insured Retention.  
Retroactive Date – 03/02/1989

**Employee Dishonesty/Fidelity Bond: Farmers Insurance Exchange**

Effective Dates: 11/01/2021 – 11/01/2022 – Policy # 600158241  
\$500,000 per Occurrence/\$500,000 Annual Aggregate with \$25,000 Deductible per Occurrence.

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### **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: Catalytic Risk Management**

Effective Dates: 1/01/2022 – 1/01/2023 – Policy # LLO20896

\$10,000,000 Building Coverage, Special Form, Replacement Cost, Coinsurance is waived. A 25% 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.**