

INSURANCE DISCLOSURE Pacific Point Homeowners Association March 2016

Property Insurance

Carrier: Travelers Property Casualty Co of Amer.

Policy: #Y6308463L823-36

Policy Term: October 1, 2015 to October 1, 2016

LIMIT: Special Form, Replacement Cost, Limit is

part of Master Policy Blanket Limit,

currently \$39,200,000

Deductible: \$2,500

General Liability Insurance

Carrier: Travelers Property Casualty Co of Amer.

Policy: #Y6308463L823-36

Policy Term: October 1, 2015 to October 1, 2016

LIMIT: \$1,000,000 Per Occurrence

\$50,000,000 Total Aggregate

Deductible: None

Earthquake Insurance

Carrier: Scottsdale

Policy: CIS0069834 / 0029731500

Policy Term: December 1, 2015 to December 1, 2016

LIMIT: \$10,000,000 Deductible: 10% per unit

Director's & Officer's Liability Insurance

Carrier: Continental Casualty Company

Policy: #0598972905

Policy Term: October 1, 2015 to October 1, 2016

LIMIT: \$2,000,000 Per Occurrence

\$2,000,000 Total Aggregate

Deductible \$2,500

Excess Liability Insurance

Carrier: Federal Insurance Company

Policy: #93635746

Policy Term: October 1, 2015 to October 1, 2016

LIMIT: \$1,000,000 Per Occurrence

\$1,000,000 Annual Aggregate

Fidelity Insurance

Carrier: Travelers Casualty & Surety Co.

Policy: #105656523

Policy Term: October 1, 2014 to October 1, 2017

LIMIT: \$750,000 Deductible: \$5,000

Workers' Compensation

Carrier: Republic Indemnity Co of America

Policy: 16743811

Policy Term: November 10, 2015 to November 10, 2016

LIMIT: Statutory

IMPORTANT NOTICE

Your personal property and personal liability are NOT COVERED under the Homeowners' Association Master Insurance Policy! An HO6 Policy may be required.

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