June 8, 2017
Insurance Disclosure For: **Mowry Gardens Homeowners Association, Fremont, CA (52 units)**

General Liability Coverage

Name of Insurer:	Farmers Insurance Group of Companies
Policy Limit:	$2,000,000.00 per occurrence/ $4,000,000.00 aggregate
Deductible:	None
Policy Period:	June 6, 2017- June 6, 2018

Property Coverage

Name of Insurer:	Farmers Insurance Group of Companies
Policy Limit:	$15,000,000 (incl. 125% extended replacement cost)
Deductible:	$5,000.00
Policy Period:	June 6, 2017- June 6, 2018

Directors and Officers Coverage

Name of Insurer:	Farmers Insurance Group of Companies
Policy Limit:	$1,000,000.00
Deductible:	$1,000.00
Policy Period:	June 6, 2017- June 6, 2018

Fidelity Coverage

Name of Insurer:	Farmers Insurance Group of Companies
Policy Limit:	$150,000.00
Deductible:	$5,000.00
Policy Period:	June 6, 2017- June 6, 2018

Workers Compensation Coverage

Name of Insurer:	Farmers Insurance Group of Companies
Policy Limit:	$1,000,000.00 statutory limit
Deductible:	None
Policy Period:	June 7, 2017- June 7, 2018

This association does not carry an Earthquake or Flood policy with our agency.

The following is being provided to you per section 5300 of the California Civil Code:
"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."

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