

Sinclair Insurance

To The Property Owners Of

Reflections Property Owners Assn

Insurance Coverage Summary 2015-2016
Civil Code 1365 (f) (operative until 1/1/2017)
Civil Code 5300 (b)(9)(operative 1/1/2017)

A. GENERAL LIABILITY INSURANCE

- Name of Insurer: Farmers Insurance Exchange Policy # 60542 23 79
- Effective Date of Policy: 12-29-2015 to 12-29-2016
- Limits of Liability: \$1,000,000 per Occurrence/\$2,000,000 Annual Aggregate
- General Liability Deductible: None
- Did the Agent/Broker assist the Association in the development of the General Liability Policy Limits? Yes
- If yes, were the recommendations of the Insurance Agent/Broker followed? Yes

B. DIRECTORS & OFFICERS LIABILITY INSURANCE

- Name of Insurer: Farmers-Truck Insurance Exchange Policy # 60542 23 79
- Effective Date of Policy: 12-29-2015 to 12-29-2016
- Limits of Liability: \$1,000,000 per Loss/\$1,000,000 Each Policy Year
- Deductible: \$1,000

C. UMBRELLA LIABILITY INSURANCE (EXCESS OF A AND B LIMITS)

- Name of Insurer: Great American-Ins Co. – Policy # UM1942898
- Effective Date: 12-29-2015 to 12-29-2016
- Limits of Liability: \$5,000,000 per Occurrence / \$5,000,000 Annual Aggregate

D. PROPERTY INSURANCE

- Name of Insurer: Farmers-Truck Insurance Exchange Policy # 60542 23 79
- Effective Date of Policy: 12-29-2015 to 12-29-2016
- Property Coverage Limits: \$20,027,000
- Property Coverage Deductible: \$5,000
- Person or Entity responsible to pay the Property Insurance Deductible in the event of a Loss: COMMON AREA ASSOCIATION/UNIT INTERIOR=OWNER
- Does the Property Insurance extend to the Real Property Improvements of Separate Interest? YES

E. Does Association carry FLOOD INSURANCE? NO

F. FIDELITY BOND INSURANCE

- Name of Insurer: Farmers-Truck Insurance Exchange Policy # 60542 23 79
- Effective Date of Policy 12-29-2015 TO 12-29-2016
- Limits of Coverage: \$150,000
- Deductible: \$5,000

(888) 803-1790 Toll Free Phone & Fax
License Number 0773599

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This summary of the association's policies of insurance provides only certain information, as required by subdivision (f) of Section 1365 (operative until 1/1/2017) and Section 5300 (b) (9) (operative 1/1/2017) of the California Civil Code, and should be considered a substitute for the complete policy in 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 a reasonable duplication charges, obtain copies of those policies. Although the association maintains the policies of insurance specified in the 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.