



June 5, 2017

Insurance Disclosure For: **Shadow Wood Condominium Association, San Jose, CA (196 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 (plus umbrella policy limit)  
Deductible: None  
Policy Period: May 23, 2017 - May 23, 2018

**Umbrella Policy**

Name of Insurer: Farmers Insurance Group of Companies  
Policy Limit: \$1,000,000.00 plus general liability policy limits (for a total of \$3 million per occurrence)  
Deductible: None  
Policy Period: May 23, 2017 - May 23, 2018

**Property Coverage**

Name of Insurer: Farmers Insurance Group of Companies  
Policy Limit: \$40,375,000 (incl. 125% extended replacement cost)  
Deductible: \$5,000.00  
Policy Period: May 23, 2017 - May 23, 2018

**Directors and Officers Coverage**

Name of Insurer: Farmers Insurance Group of Companies  
Policy Limit: \$2,000,000.00 (\$3,000,000 including the umbrella policy limit)  
Deductible: \$1,000.00  
Policy Period: May 23, 2017 - May 23, 2018

**Fidelity Coverage**

Name of Insurer: Farmers Insurance Group of Companies  
Policy Limit: \$700,000.00  
Deductible: \$1,000.00  
Policy Period: May 23, 2017 - May 23, 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 1, 2017 – June 1, 2018

**Earthquake Insurance**

Name of Insurer: Rockhill Insurance Company, Palomar Spec. Insurance Company, Lloyd's of London  
Policy Limit: \$30,000,000.00  
Deductible: 10% per building, subject to minimum \$25,000 per occurrence  
Policy Period: May 23, 2017 - May 23, 2018

**This association does not carry a 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."**