

HOA Disclosure Information



Insurance Disclosure For: Shadow Wood Condominiums Association, San Jose, CA (196 units)

General Liability			
Policy Eff Date:	May 23, 2018 - May 23, 2019	General Aggregate Amt:	2,000,000
Carrier:	Farmers Insurance Group Of Co.	Each Occurance Amt:	4,000,000
Deductible:	None		
Property Coverage			
Deductible:	5,000		
Policy Eff Date:	May 23, 2018 - May 23, 2019		
Carrier:	Farmers Insurance Co.		
Policy Limit:	\$40,375,000 (incl. 125% extended replacement cost)		
Fidelity Coverage			
Deductible:	1,000		
Policy Eff Date:	May 23, 2018 - May 23, 2019		
Carrier:	Farmers Insurance Group Of Co.		
Policy limit:	\$700,000.00		
Directors & Officers Coverage			
Deductible:	\$1,000		
Policy Eff Date :	May 23, 2018 - May 23, 2019		
Carrier:	Farmers Insurance Exchange		
Policy Limit:	\$2,000,000.00 (\$3,000,000 including the umbrella policy limit)		
Earthquake			
Deductible:	17.5% of coverage D		
Policy Eff Date:	May 23, 2018 - May 23, 2019		
Primary Carrier:	Brown & Riding		
Policy Limit:	\$30,000,000.00		
Workers Compensation			
Deductible:	none	Amt: Bodily Injury By Accident	1,000,000
Policy Eff Date:	June 1, 2018– June 1, 2019	Amt: Each Employee	1,000,000
Carrier:	Farmers Insurance Group of Co.	Amt: Policy Limit	1,000,000



Farmers Insurance Eva Chong Agency
 Elite Insurance Professionals, Inc.
 12419 Lewis St. Suite 201
 Garden Grove, CA 92840

Office: 714-583-8086

Fax: 714-583-8062

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Umbrella Policy			
Policy Limit:	\$1,000,000.00 plus general liability policy limits (for a total of \$3 million per occurrence)		
Policy Eff Date:	May 23, 2018 - May 23, 2019		
Carrier:	Farmers Insurance Group of Co.		
Deductible:	None		

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."

Thank you for doing business with us.

We hope that you find our coverage and premium to be very thorough and competitive.

If you have any questions or further requirements, please contact the undersigned at (714) 583-8086.

Sincerely,

Eva M. Chong
President
License: 0E44166



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