Villa Paloma Condo Association

Insurance Disclosure from pursuant to Civil Code- Section 5300 Policy Term 10/3/2016 to 10/3/2017

Fidelity Bond

Insurer: Allstate Insurance Company (Policy #648681097)

Policy Limits : \$225,000 Deductible : N/A

General Liability Insurance

Insurer: Allstate Insurance Company (Policy #648681097)

Policy Limits : \$2,000,000/\$4,000,000

D&O Limit : \$2,000,000/\$4,000,000/\$500 Deductible

Building Coverage (Blanket)

Insurer: Allstate Insurance Company (Policy #648681097)

Coverage : \$13,203,890 Deductible : \$10,000

Umbrella Liability

Insurer: Allstate Insurance Company (Policy #648681753)

Coverage: \$1,000,000

Deductible: N/A

Earthquake Insurance

Insurer: None with this Agency

Policy Limits : N/A
Deductibles : N/A

Flood Insurance

Insurer: None with this Agency

Policy Limits : N/A
Deductibles : N/A

Workers' Compensation

Insurer: Pennsylvania Manufacturers Association Insurance (Policy #201601-06-41-33-2Y)

Limits of Liability: \$1,000,000

"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."

For additional information regarding your insurance coverages, please contact our agent at:

Confidence Plus Insurance Services 6852 N Pacific Avenue, Stockton, CA 95207 (800) 573-0606



30 Units Total in the Association

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 8/11/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

KEI KEULKIKKI OK I KUPUULK, KIIP TIL ULKIN IOKIL KULPIK						
If this certificate is being prepared for a party who has an insurable interes	st in the property, do not use this form. Use ACORD 27 or ACOR	D 28.				
PRODUCER	CONTACT NAME:					
CONFIDENCE PLUS INS SERVICES	PHONE (A/C, No, Ext): (209) 473-4403 FAX (A/C, No): (209)	473-3758				
6852 Pacific Ave Suite B	E-MAIL ADDRESS: deanshibler@allstate.com					
Stockton, CA 95207	PRODUCER CUSTOMER ID:					
	INSURER(S) AFFORDING COVERAGE	NAIC#				
INSURED Villa Paloma Condo Association	INSURER A: Allstate Insurance Company					
Management Solutions	INSURER B:					
6200 Buena Vista Drive	INSURER C:					
Newark, Ca 94560	INSURER D:					
(925)606-9500	INSURER E:					
	INSURER F:					
COVERAGES CERTIFICATE NUMBER:	REVISION NUMBER:					
LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)						

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS

CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE			POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)		COVERED PROPERTY	LIMITS	
	x	PROPERTY						BUILDING	\$	
1	CAUSES OF LOSS DEDUCTIBLES							PERSONAL PROPERTY	\$	
1		BASIC	BUILDING 10,000		10/3/2016	10/3/2017		BUSINESS INCOME	\$	
		BROAD	CONTENTS					EXTRA EXPENSE	\$	
l	x	SPECIAL						RENTAL VALUE	\$	
A		EARTHQUAKE		648681097			x	BLANKET BUILDING	_{\$} 13,203,890	
		WIND						BLANKET PERS PROP	\$	
		FLOOD					\Box	BLANKET BLDG & PP	\$	
1	x	RC						Bldg. Ord.	\$	
1	x	AV					x	Cov B&C	s 1,318,382	
	INLAND MARINE CAUSES OF LOSS NAMED PERILS			TYPE OF POLICY					\$	
									\$	
				POLICY NUMBER					\$	
									\$	
	X CRIME								\$	
l	TYPE OF POLICY			648681097	10/3/2016	10/3/2017		Limit	_{\$} 225,000	
	Fidelity Bond			040001097	107 57 2010	10, 3, 101,	×	Deductible	\$ 0	
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN								\$	
	EQUIPMENT BREAKDOWN								\$	
									\$	
I	l]	\$	

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

CERTIFICATE HOLDER	CANCELLATION				
For Informational Purposes Only	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.				
	Michael DeMaranull				



CONFIDENCE PLUS INS SERVICES

CERTIFICATE OF LIABILITY INSURANCE

CONTACT NAME:

PHONE

DATE (MM/DD/YYYY) 8/11/2016

FAX (209) 473-3758

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

CONFIDENCE PLUS INS SERVICES				PHONE (A/C, No, Ext): (209) 473-4403 FAX (A/C, No): (209) 473-3758						
6852 Pacific Ave Suite B				E-MAIL ADDRESS: deanshibler@allstate.com						
Stockton, CA 95207			INSURER(S) AFFORDING COVERAGE					NAIC#		
				INSURE			surance Company	7		
INSU	JRED Villa Paloma Cond	do	Ass	ociation	INSURE		nia Manufacturer	rs Association Insurance		
	Management Solut:	ion	s		INSURE	RC:				
	6200 Buena Vista	\mathtt{Dr}	ive)	INSURE	RD:				
Newark, Ca 94560					INSURER E:					
	(925)606-9500				INSURE	RF:				
CO	VERAGES CERT	TIFIC	ATE	NUMBER:				REVISION NUMBER:		
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.										
INSR LTR	TYPE OF INSURANCE		SUBR WVD	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	S	
A	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY PRO- JECT LOC			648681097		10/3/2016	10/3/2017	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Anyone person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG	\$ \$ 2, \$ 4,	100,000 100,000 10,000 000,000 000,000
A	AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS X HIRED AUTOS X AUTOS X AUTOS X AUTOS X AUTOS X AUTOS			648681097		10/3/2016	10/3/2017	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	\$ \$ \$	000,000
A	X UMBRELLA LIAB X OCCUR EXCESS LIAB CLAIMS-MADE DED X RETENTIONS 0			648681753		10/3/2016	10/3/2017	EACH OCCURRENCE AGGREGATE	Ψ	000,000
В	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N/A		201601-06-41-33-	2Y	10/3/2016	10/3/2017	PER STATUTE OTH- STATUTE E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	_{\$} 1,	000,000
A DES	D&O Liability CRIPTION OF OPERATIONS/LOCATIONS/VEHICL	ES (A	CORD	648681097 101, Additional Remarks Schedule, m				Limit: \$2,000 Aggregate: \$4 Deductible: \$!	,000	,000

...Tawny Terrace,...Vintage Terrace,...Alder Terrace, Fremont, CA 94536 30 Units Total in the Association

CERTIFICATE HOLDER	CANCELLATION
For Informational Purposes Only	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	Michael DeMaranull

Dear Villa Paloma Condo Association,

Our agency is pleased to announce that we have partnered with **EOI Direct** for the delivery of our condominium certificates of insurance. Beginning July 1st,2014, those in need of a certificate of insurance can obtain it immediately by visiting www.eoidirect.com or by calling EOI Direct's toll-free helpdesk at **(877) 456-EOID [3643]** Monday through Friday between the hours of 9AM and 8PM (EST).

EOI Direct is an online utility designed to provide state-of-the-art, round-the-clock access to condominium certificates of insurance so our agency can now meet the demands of certificates of insurance 24x7. They have a responsive help desk that can accommodate those who do not have internet access and those who do not want to go online to obtain this information.

EOI Direct is a national company that specializes in immediate condominium certificate deliveries which reduce the certificate phone calls that often begin with management companies and self-managed associations. The standardization among agencies using EOI's service means that your office will field fewer requests for certificates and our agency will be able to accommodate the most stringent of certificate turnaround requirements whether it is requested day, night, weekends or holidays. Should you receive a request for a condominium certificate of insurance, please refer the individual to EOI Direct's website and toll-free help desk below:

Website: <u>www.eoidirect.com</u>Help desk: (877) 456-EOID [3643]

Our agency will continue monitoring the progress of this new program intended to streamline and automate this process for the benefit of all parties. We welcome your feedback and suggestions.

Sincerely,

Michelle DeMaranville Neeley

Encl: Homeowner Renewal Guide