## Villa Paloma Condo Association

Insurance Disclosure from pursuant to Civil Code- Section 5300 Policy Term 10/3/2018 to 10/3/2019

**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: \$14,833,430 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 #201801-06-41-33-2Y)

Policy Limits: \$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



## CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

08/26/18

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.

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	INSURER A: Allstate Insurance Company	
Villa Paloma Condo Association	INSURER B:	
Management Solutions	INSURER C :	
6200 Buena Vista Drive	INSURER D:	
Newark, Ca 94560	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)

## ... Tawny Terrace,... Vintage Terrace,... Alder Terrace, Fremont Ca 94536

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.

NSR LTR			SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)			LIMITS	
		PROPERTY						BUILDING	\$	
	CAUSES OF LOSS DEDUCTIBLES		DEDUCTIBLES					PERSONAL PROPERTY	\$	
A		BASIC	BUILDING					BUSINESS INCOME	\$	
		BROAD	10,000 CONTENTS	_				EXTRA EXPENSE	\$	
	X	SPECIAL						RENTAL VALUE	\$	
		EARTHQUAKE					X	BLANKET BUILDING	\$ 14,833,430	
		WIND		648681097	10/03/18	10/03/19		BLANKET PERS PROP	\$	
		FLOOD						BLANKET BLDG & PP	\$	
									\$	
									\$	
	INLAND MARINE			TYPE OF POLICY					\$	
	CAL	CAUSES OF LOSS							\$	
		NAMED PERILS		POLICY NUMBER					\$	
									\$	
	X	CRIME							\$	
Α		PE OF POLICY		648681097	10/03/18	10/03/19	X	Limit	\$ 225,000	
		delity Bond			10,000		X	Deductible	s <b>0</b>	
		BOILER & MACI	HINERY /						\$	
	EQUIPMENT BREAKDOWN		EAKDOWN						\$	
									\$	
								-	\$	

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

100% Replacement Cost, Special Form(wind included), Agreed Value waiving Coinsurance, Policy will rebuild units back to original specs as built and released by the developer in accordance with Association's CC&R's. Ordinance A- \$14,833,430 B&C-\$1,318,382, Severability of interest included. 30 total units.

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



## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 08/26/18

\$

\$

\$

1,000,000

1,000,000

1,000,000

1,000,000

1,000,000

2,000,000

4,000,000

500

EACH OCCURRENCE

STATUTE

E.L. EACH ACCIDENT

E.L. DISEASE - EA EMPLOYEE

E.L. DISEASE - POLICY LIMIT

AGGREGATE

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 have ADDITIONAL INSURED provisions or 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).										
PROI	PRODUCER CONTACT NAME:									
CONFIDENCE PLUS INS SERVICES					PHONE (A/C, No	o, Ext): (209)4	173-4403	FAX (A/C, No	): (209	9)473-3758
685	52 Pacific Ave Suite B				É-MAIL ADDRES	<sub>ss:</sub> deansh	ibler@allst	ate.com		_
Sto	ockton, CA 95207					INS	URER(S) AFFOR	DING COVERAGE		NAIC #
					INSURE	RA: Allstat	e Insuranc	e Company		
INSU					INSURE	RB: Pennsylv	ania Manufact	urers Association Insurance	,	
	Villa Paloma Condo Ass	ociati	ion		INSURE	RC:				
	Management Solutions				INSURE	RD:				
	6200 Buena Vista Drive				INSURE	RE:				
	Newark, Ca 94560				INSURER F:					
CO	VERAGES CER	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     ADDLISUBRI   POLICY EXP							O WHICH THIS			
INSR LTR	TYPE OF INSURANCE	INSD V		POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
	COMMERCIAL GENERAL LIABILITY							EACH OCCURRENCE DAMAGE TO RENTED	\$	2,000,000
	CLAIMS-MADE X OCCUR							PREMISES (Ea occurrence)	\$	100,000
					10/03/18	10/03/19	MED EXP (Any one person)	\$	10,000	
Α				648681097			PERSONAL & ADV INJURY	\$	2,000,000	
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$	4,000,000
	POLICY PRO- JECT LOC							PRODUCTS - COMP/OP AGO	\$ \$	2,000,000
	OTHER:								\$	
	AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	\$	2,000,000
	ANY AUTO							BODILY INJURY (Per person)	\$	
Α	OWNED SCHEDULED AUTOS			648681097	10/03/1	10/03/18	10/03/19	BODILY INJURY (Per acciden	t) \$	
>	HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY							PROPERTY DAMAGE (Per accident)	\$	

10/03/18

10/03/18

10/03/19

10/03/18

Limit **D&O Liability** Aggregate Α 648681097 10/03/18 10/03/19 **Deductible** 

648681753

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

201601-06-41-33-2Y

... Tawny Terrace, ... Vintage Terrace, ... Alder Terrace, Fremont Ca 94536 30 units total in the Association

OCCUR

CLAIMS-MADE

0

N/A

**UMBRELLA LIAB** 

DED X RETENTION \$
WORKERS COMPENSATION

If yes, describe under DESCRIPTION OF OPERATIONS below

AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?

(Mandatory in NH)

**EXCESS LIAB** 

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