



**INSURANCE DISCLOSURE FORM PURSUANT TO CIVIL CODE SECTION 5805  
CONTRA LOMA ESTATES HOMEOWNERS ASSOCIATION**

Date: 6/30/2018

- A. **GENERAL LIABILITY POLICY – Effective 06/30/18-06/30/19**
1. Name of Insurer: United National Insurance Company
  2. Limits of Liability: \$1,000,000 per occurrence / \$2,000,000 aggregate
- B. **COMMERCIAL EXCESS LIABILITY POLICY –Effective 06/30/18-06/30/19**
1. Name of Insurer: Federal Insurance Company
  2. Limits of Liability: \$10,000,000
  3. Insured Retained Limit: \$0
- C. **EMPLOYEE DISHONESTY – Effective 06/01/18-06/01/19**
1. Name of Insurer: The Hartford (coverage provided through Condo Financial Mgmt)
  2. Employee Dishonesty Limit: \$1,550,000 / Deductible: \$15,000
- D. **PROPERTY (PRIMARY) INSURANCE POLICY – Effective 06/30/18-06/30/19**
1. Name of Insurer: Beazley Insurance Company
  2. Property Insurance Limits:  
Total Insurable Values: \$5,000,000
  3. Property Insurance Deductible: \$ 10,000
  4. Person or entity is responsible for paying the property insurance deductible in the event of a loss:  
The responsible party or unit owner.
- E. **PROPERTY (EXCESS) INSURANCE POLICY – Effective 06/30/18-06/30/19**
1. Name of Insurer: One Beacon Insurance Company
  2. Property Insurance Limits:  
Total Insurable Values: \$32,800,000
  3. Property Insurance Deductible: \$ 5,000,000 (primary policy limit)
  4. Person or entity is responsible for paying the property insurance deductible in the event of a loss:  
The responsible party or unit owner.
- F. **EARTHQUAKE AND FLOOD INSURANCE POLICY – None in force through Pacific Diversified Insurance**
1. Name of Earthquake Insurer: N/A
  2. Earthquake policy limit: N/A
  3. Earthquake Insurance Deductible: N/A
  4. Person or entity is responsible for paying the earthquake insurance deductible in the event of a loss: N/A
  5. Name of Flood Insurer: N/A
- G. **DIRECTORS AND OFFICERS LIABILITY POLICY – Effective 06/30/18-06/30/19**
1. Name of Insurer: Philadelphia Insurance Company
  2. Limit of Liability: \$1,000,000
  3. Deductible: \$1,000
  4. Person or entity is responsible for paying the earthquake insurance deductible in the event of a loss: The Homeowners Association.

H. WORKERS' COMPENSATION POLICY – Effective 06/30/18-06/30/19

1. Name of Insurer: Republic Indemnity
2. Limit of Employers Liability: \$1,000,000

**This summary of the association's policies of insurance provides only certain information, as required by subdivision (a)-(b) of 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.**