



**Francisco Oaks HOA
INSURANCE SUMMARY DISCLOSURE**

Pursuant to Section 5300 (b)(9) of the California Civil Code, the Association is providing you with the following information regarding its insurance policies. Pursuant to Civil Code Section 5300 (a), this summary is being distributed not less than 30 days nor more than 90 days preceding the beginning of the Association's fiscal year.

I. GENERAL LIABILITY INSURANCE

- A. Name of insurer: Philadelphia Indemnity Insurance Company
- B. Policy limits: \$1,000,000 each occurrence and \$2,000,000 aggregate
- C. Amount of deductible (if any): N/A
- D. Umbrella coverage, if applicable: \$2,000,000
- E. Umbrella carrier: Philadelphia Indemnity Insurance Company
- F. Policy dates: 02/01/2019 - 02/01/2020

II. PROPERTY INSURANCE

- A. Name of insurer: Philadelphia Indemnity Insurance Company
- B. Policy limits: \$185,000
- C. Amount of deductible: \$1,000
- D. Policy dates: 02/01/2019 02/01/2020

III. EARTHQUAKE INSURANCE

None

- A. Name of insurer:
- B. Policy limits:
- C. Amount of deductible:
- D. Policy dates:

IV. FLOOD INSURANCE

None

- A. Name of insurer:
- B. Policy limits:
- C. Amount of deductible:
- D. Policy dates:

V. FIDELITY BOND INSURANCE

- A. Name of insurer: PMA Insurance Group
- B. Policy limits: \$100,000
- C. Amount of deductible: \$1,000
- D. Policy dates: 02/01/2019 - 02/01/2020

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.

Pursuant to Section 5810 of the California Civil Code, if the association receives any notice of nonrenewal of a policy described in the annual budget report, the association shall immediately notify its members if replacement coverage will not be in effect by the date the existing coverage will lapse.