

2019 – 2020 Insurance Disclosure Statement

(As required by California Civil Code Section 5300)

ESPRIT HOMEOWNERS ASSOCIATION

The California Civil Code Section 5300 requires that the Association send insurance disclosure statement to each of its members. Accordingly, we are providing you the following information in compliance with the Civil Code.

The following is a summary of the Association's insurance coverage for policy period 2019 – 2020:

**Coverage for Items 1, 2, 5, 6, 7 & 8 below are provided by: Prendville Insurance Agency
Phone: (949) 487-9696 / Fax: (949) 487-9626**

1. Property Insurance: Policy # 60512-03-58

(A)	Insurance carrier:	Farmers Insurance Exchange
(B)	The type of insurance:	Property
(C)	The policy limits of the insurance:	\$ 17,469,600
(D)	The amount of deductible, if any:	\$ 25,000
(E)	The policy term is:	07/04/2019-07/04/2020

2. Liability Insurance: Policy # 60512-03-58

(A)	Insurance carrier:	Farmers Insurance Exchange
(B)	The type of insurance:	Commercial General Liability
(C)	The policy limits of the insurance:	\$ 1,000,000 Per Occurrence \$ 2,000,000 General Aggregate
(D)	The amount of deductible, if any:	N/A
(E)	The policy term is:	07/04/2019-07/04/2020

3. Earthquake Insurance: Policy # N/A

(A)	Insurance carrier:	N/A
(B)	The type of insurance:	Earthquake Coverage
(C)	The policy limits of the insurance:	N/A
(D)	The amount of deductible, if any:	N/A
(E)	The policy term is:	N/A

4. Flood Insurance: Policy # N/A

(A)	Insurance carrier:	N/A
(B)	The type of insurance:	Flood Coverage
(C)	The policy limits of the insurance:	N/A
(D)	The amount of deductible, if any:	N/A
(E)	The policy term is:	N/A

5. Fidelity Insurance (Fidelity Bond/Employee Dishonesty): Policy # 60512-03-58

- (A) Insurance carrier: Farmers Insurance Exchange
- (B) The type of insurance: Crime
- (C) The policy limits of the insurance: \$ 600,000
- (D) The amount of deductible, if any: \$ 500
- (E) The policy term is: 07/04/2019-07/04/2020

6. Directors & Officers Liability Insurance: Policy # 60512-03-58

- (A) Insurance carrier: Farmers Insurance Exchange
- (B) The type of insurance: D&O Liability
- (C) The policy limits of the insurance: \$ 1,000,000 Per Occurrence
\$ 1,000,000 Per Aggregate
- (D) The amount of deductible, if any: \$ 1,000
- (E) The policy term is: 07/04/2019-07/04/2020

7. Umbrella Liability Insurance: Policy # UM30167448

- (A) Insurance carrier: Great American Insurance Company
- (B) The type of insurance: Umbrella Liability
- (C) The policy limits of the insurance: \$ 15,000,000 Per Occurrence
\$ 15,000,000 Per Aggregate
- (D) The amount of deductible, if any: N/A
- (E) The policy term is: 07/04/2019-07/04/2020

8. Workers' Compensation Insurance: Policy # B0945-78-00

- (A) Insurance carrier: Mid-Century Insurance Company
- (B) The type of insurance: Workers' Compensation Insurance
- (C) The policy limits of the insurance: \$ 1,000,000
- (D) The amount of deductible, if any: N/A
- (E) The policy term is: 07/04/2019-07/04/2020

This summary of the Association's policies of insurance provides only certain information, as required by subdivision (b)(9) 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.