

California Gardens Homeowners Association

Insurance Disclosure from pursuant to Civil Code- Section 1365.9
Policy Term 1/1/10 to 1/1/11

Fidelity Bond

Insurer : Great American Insurance Company
Policy Limits : \$350,000
Deductibles : \$2,500

General Liability Insurance

Insurer : Allstate Insurance Company
Policy Limits : \$1,000,000/\$2,000,000
Deductibles : \$NA

Building Coverage (Blanket)

Insurer : Allstate Insurance Company
Coverage : \$9,370,000
Deductible : \$5,000

Umbrella Liability

Insurer: Zurich Insurance Company
Coverage: \$5,000,000
Deductible: \$10,000

Earthquake Insurance

Insurer : None with this Agency
Policy Limits : \$
Deductibles : \$

Flood Insurance

Insurer : None with this Agency
Policy Limits : \$
Deductibles : \$

Workers' Compensation

Insurer: OneBeacon Insurance Company
Limits of Liability \$1,000,000

“This summary of the association’s policies of insurance provides only certain information, as required by subsection (e) of Section 1365 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:

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