STEVE D. REICH INSURANCE AGENCY, INC.

280 No. Westlake Blvd., #200, Westlake Village, CA 91362 (805) 379-5159 ● (818) 706-0452 ● Fax (805) 495-2494 License #0484756

Effective January 1, 1997, California Civil Code Section 1365 requires that Associations send an insurance disclosure statement to each of its members within sixty (60) days preceding the beginning of the Association's fiscal year. Our Association carries the following coverage's:

CAMPUS VIEW HOA

Insurance Disclosure – SB1525

PROPERTY & GENERAL LIABILITY INSURANCE:

INSURER: Farmers Insurance Group TERM: 06/20/2010 – 06/20/2011

POLICY NUMBER: 60083-24-61

PROPERTY COVERAGE: \$19,272,700 PROPERTY DEDUCTIBLE: \$2,500

GENERAL LIABILITY LIMIT: \$2,000,000 GENERAL LIABILITY DEDUCTIBLE: None

UMBRELLA:

INSURER: Farmers Insurance Group / Truck Insurance Exchange

TERM: 06/20/2010 - 06/20/2011 POLICY NUMBER: 60083-24-49 UMBRELLA LIMIT: \$4,000,000

UMBRELLA DEDUCTIBLE: \$10,000 self insured retention

DIRECTORS & OFFICERS LIABILITY:

INSURER: Farmers Insurance Group TERM: 06/20/2010 – 06/20/2011 POLICY NUMBER: 60083-24-61

D&O LIMIT: \$2,000,000 D&O DEDUCTIBLE: \$1,000

EMPLOYEE DISHONESTY:

INSURER: Farmers Insurance Group TERM: 06/20/2010 – 06/20/2011 POLICY NUMBER: 60083-24-61

EMPLOYEE DISHONESTY LIMIT: \$250,000 EMPLOYEE DISHONESTY DEDUCTIBLE: \$500

EARTHQUAKE:

INSURER: Certain U/W's of Lloyds London

TERM: 07/01/2010 – 07/01/2011 POLICY NUMBER: WB0003684 EARTHQUAKE LIMIT: \$10,000,000

EARTHQUAKE DEDUCTIBLE: 10% values per unit of ins.

FLOOD:

INSURER: Certain U/W's of Lloyds London

TERM: 07/01/2010 – 07/01/2011 POLICY NUMBER: WB0003684 FLOOD LIMIT: \$10,000,000

FLOOD DEDUCTIBLE: 2% values at time and place of loss

WORKERS COMPENSATION:

INSURER: Republic Indemnity Insurance Company

TERM: 06/01/2010 - 06/01/2011 POLICY NUMBER: 180045-01

LIMIT: \$1,000,000 / Statutory Limits

DEDUCTIBLE: None

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