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.