



SOCHER

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September 28, 2010

MURIETA OWNERS ASSOCIATION
1365(f) Disclosure Summary Form

Property: Philadelphia Insurance Company: 09/24/10– 09/24/11:

\$55,037,119 Special Form Coverage, Extended Replacement Cost Basis 125%, Co-insurance waived on an Agreed Amount with a \$25,000 deductible per occurrence.

General Liability: Philadelphia Insurance Company: 09/24/10– 09/24/11:

\$1,000,000 per occurrence/\$2,000,000 general aggregate with a \$0 deductible occurrence. \$1,000,000 Non-owned and Hired Automobile Liability is included in this policy.

Umbrella Liability: American Guarantee & Liability Company: 09/24/10– 09/24/11:

\$25,000,000 Each Occurrence/\$25,000,000 General Aggregate with a \$0 self insured retention or deductible. This coverage is in excess to the General Liability, Non-owned and Hired Automobile Liability and Directors and Officers Liability.

Directors and Officers Liability: Continental Casualty Company: 09/24/10– 09/24/11:

\$1,000,000 per occurrence and annual aggregate with a \$1,000 retention per occurrence.

Fidelity Bond: Great American Insurance Company: 09/24/10– 09/24/11:

\$1,500,000 per occurrence with a \$10,000 deductible. Coverage is provided for both Board of Directors and employees the Association has or might have during the policy year.

Earthquake (DIC): No Coverage through our Agency

Workers Compensation: Zenith Insurance Company: 09/24/10– 09/24/11:

\$1,000,000 Coverage statutory limits as required by California law for Associations Board of Directors.

Flood: None with our Agency

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