

September 11, 2015

MURIETA OWNERS' ASSOCIATION
Civil Code 5300(b)(9) Disclosure Summary Form

Property: Philadelphia Insurance Company: 09/24/2015 – 09/24/2016

\$65,629,779 Special Form Coverage, Extended Replacement Cost Basis 125%, and a \$25,000 deductible per occurrence.

General Liability: Philadelphia Insurance Company: 09/24/2015 – 09/24/2016

\$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: Greenwich Insurance Company: 09/24/2015 – 09/24/2016

\$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 and Workers' Compensation (if applicable).

Directors and Officers Liability: Continental Casualty Company: 09/24/2015 – 09/24/2016

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

Employee Dishonesty: Great American Insurance Company: 09/24/2015 – 09/24/2016

\$1,800,000 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.

Workers Compensation: Zenith Insurance Company: 09/24/2015 – 09/24/2016

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

Equipment Breakdown Coverage: The Hartford Steam Boiler 09/24/2015-09/24/2016

Equipment Breakdown coverage ("Boiler and Machinery Coverage") protects your business' equipment, machinery and systems that operate your building. This coverage pays for damage caused by such things as electrical arcing, mechanical breakdown, power surges, centrifugal force and more. The limits of liability are \$65,729,779 with \$2,500 deductible.

Flood: None with our Agency

Earthquake (DIC): No Coverage through our Agency

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

*****For lender and/or unit specific Evidence of Insurance please call EOI Direct at 877-456-3643. For general proof of insurance please contact Socher Insurance at 877-317-9300*****