

John L. Brady Insurance Services

INSURANCE DISCLOSURE FORM PURSUANT TO CIVIL CODE - SECTION 5300

DATED: 3/15/16 – 03/15/17
EMERY BAY VILLAGE HOA

- A. GENERAL LIABILITY POLICY
 - 1. Name of Insurer: Travelers Property Casualty Company
 - 2. Limits of Liability: \$1,000,000 per occurrence/\$2,000,000 aggregate

- B. COMMERCIAL EXCESS/UMBRELLA LIABILITY POLICY
 - 1. Name of Insurer: Great American Insurance Company
 - 2. Limits of Liability: \$15,000,000
 - 3. Insured Retained Limit: None

- C. FIDELITY BOND
 - 1. Name of Insurer: Philadelphia Indemnity Insurance Company
 - 2. Bond Limit: \$800,000
 - 3. Bond Deductible: \$5,000

- D. PROPERTY INSURANCE POLICY
 - 1. Name of Insurer: Travelers Property Casualty Company
 - 2. Property Insurance Limits:
 - Blanket Building Coverage: \$23,869,688
 - Blanket Personal Property: Included in Blanket Building Limit
 - 3. Property Insurance Deductible: \$5,000

- E. **EARTHQUAKE AN FLOOD INSURANCE POLICY- (Effective 10/26/15-16)**
 - 1. Name of Earthquake Insurer: QBE Specialty Insurance Company
 - 2. Earthquake Policy Limit: \$21,603,753
 - 3. Earthquake Insurance Deductible: 15% per building
 - 4. Name of Flood Insurer: NONE WITH OUR AGENCY
 - 5. Flood Policy Limit:
 - 6. Flood Insurance Deductible:

- F. DIRECTORS AND OFFICERS LIABILITY POLICY
 - 1. Name of Insurer: Great American Insurance Company
 - 2. Limit of Liability: \$1,000,000
 - 3. Deductible: \$1,000

- G. WORKERS' COMPENSATION
 - 1. Name of Insurer: NONE WITH OUR AGENCY
 - 2. Limit of Liability:

“This summary of the association’s policies of insurance provides only certain information, as required by 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.”