

10/24/2019

Emery Bay Village Homeowners Association
Civil Code 5300(b)(9) Disclosure Summary Form

Property: No Coverage through our Agency.

General Liability: No Coverage through our Agency.

Umbrella Liability: No Coverage through our Agency.

Directors' and Officers' Liability: No Coverage through our Agency

Employee Dishonesty: No Coverage through our Agency.

Workers' Compensation: No Coverage through our Agency.

Earthquake Insurance:

Arch Specialty Insurance Company (Primary): 10/26/2019 - 10/26/2020

\$10,000,000 of Difference in Conditions (DIC), including Earthquake insurance coverage on buildings with a 15% per unit Deductible.

QBE Insurance Company (Excess): 10/26/2019 - 10/26/2020

\$10,000,000 of Difference in Conditions (DIC), including Earthquake insurance coverage on buildings with a 15% per unit Deductible.

Flood: If no, 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*****