



INSURANCE DISCLOSURE FOR

Sugarloaf HOA

Effective 01/19/08 to 01/19/09

A. PROPERTY INSURANCE-

- 1. Name of Insurer: Philadelphia Insurance**
- 2. Property Insurance Limits: \$35,000**
- 3. Property Deductible: \$1,000**

B. LIABILITY INSURANCE POLICIES-

1. GENERAL LIABILITY INSURANCE

- a. Name of Insurer: Philadelphia Insurance**
- b. Limits of Liability: \$1,000,000 per occurrence/\$2,000,000 annual aggregate**
- c. General Liability Deductible: None**

2 COMMERCIAL UMBRELLA-

- a. Name of Insurer: Chubb Federal Insurance**
- b. Limits of Liability: \$15,000,000**
- c. Retained Limit: \$10,000**

C. DIRECTORS & OFFICERS LIABILITY INSURANCE-

- 1. Name of Insurer: St. Paul Travelers Insurance Company**
- 2. Limits of Liability: \$1,000,000**
- 3. Retained Limit: \$1,000**

D. FIDELITY BOND-

- 1. Name of Insurer: Philadelphia Insurance**
- 2. Limit: \$200,000**
- 3. Deductible: \$1,000**

E. EARTHQUAKE INSURANCE-None with our agency

F. FLOOD INSURANCE-None with our agency

G. WORKERS COMPENSATION-Eff 6-14-07/08

H. Name of Insurer: Republic Indemnity

- 1. Limit of Liability: Statutory**

THIS SUMMARY OF THE ASSOCIATION'S POLICIES OF INSURANCE PROVIDES ONLY CERTAIN INFORMATION, AS REQUIRED BY SUBDIVISIONS (e) IN 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. 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 COVERAGE.

AGENT: James B. Brady

LICENSE # 0619217