

# Hessler Insurance Solutions

An Affiliate of Professional Insurance Associates, Inc.

License Number: 0G30638

## Hamilton Cove Homeowners Association

Policy Year 2018-2019

*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 charges.*

**PROPERTY ADDRESS: 1-81 Camino De Flores; 45-89 Gaviota; 36-97 Playa Azul Avalon, CA 90704**

### **PROPERTY COVERAGE:**

INSURANCE COMPANY:	Chubb Group of Insurance Companies
POLICY TYPE AND NUMBER:	Commercial Property #D38055781002
POLICY TERM:	3/22/18 TO 3/22/19
DEDUCTIBLE:	\$ 25,000 Deductible
Policy Limits:	\$ 10,000,000 Primary Limit on Buildings \$ 5,000,000 Building Ordinance Part B & C (Sublimit) \$ 1,600,000 Business Income (Sublimit)

### **EXCESS PROPERTY COVERAGE:**

INSURANCE COMPANY:	Arch Specialty Insurance Company
POLICY TYPE AND NUMBER:	Excess Commercial Property #ESP7301101-04
POLICY TERM:	3/22/18 TO 3/22/19
DEDUCTIBLE:	as per primary Deductible
Policy Limits:	\$ 30,000,000 Excess of \$10,000,000

### **EXCESS PROPERTY COVERAGE:**

INSURANCE COMPANY:	Evanston Insurance Company
POLICY TYPE AND NUMBER:	Excess Commercial Property #MKLV14XP010125
POLICY TERM:	3/22/18 TO 3/22/19
DEDUCTIBLE:	as per primary Deductible
Policy Limits:	\$ 41,091,104 Excess of \$40,000,000

**GENERAL LIABILITY COVERAGE:**

INSURANCE COMPANY: Capitol Specialty Insurance Corporation  
POLICY TYPE AND NUMBER: Commercial General Liability #CS01342618-09  
POLICY TERM: 3/22/18 TO 3/22/19  
DEDUCTIBLE: \$ 1,000 Deductible Bodily Injury, Property Damage & EMB - Per Claim  
Policy Limits: \$ 1,000,000 Per Occurrence & \$ 2,000,000 In the Aggregate

**COMMERCIAL AUTO COVERAGE:**

INSURANCE COMPANY: Nationwide Mutual Insurance Company  
POLICY TYPE AND NUMBER: Business Auto Policy # ACP3008133143  
POLICY TERM: 3/22/18 TO 3/22/19  
DEDUCTIBLE: \$ 500 Deductible for Comprehensive and Collision Coverage Only  
Policy Limits: \$ 1,000,000 Auto Liability

**COMMERCIAL UMB COVERAGE:**

INSURANCE COMPANY: National Surety Corp.  
POLICY TYPE AND NUMBER: Commercial Umbrella Policy#SUO00032238777-20444  
POLICY TERM: 3/22/18 TO 3/22/19  
DEDUCTIBLE: \$ 10,000 Self-Insured Retention  
Policy Limits: \$ 15,000,000

**COMMERCIAL D&O COVERAGE:**

INSURANCE COMPANY: Continental Casualty Company  
POLICY TYPE AND NUMBER: Director's & Officer's with EPLI Policy # 618721150  
POLICY TERM: 3/22/18 TO 3/22/19  
DEDUCTIBLE: \$ 5,000 Self-Insured Retention  
Policy Limits: \$ 1,000,000 / \$1,000,000

**COMMERCIAL CRIME COVERAGE:**

INSURANCE COMPANY: Continental Casualty Company  
POLICY TYPE AND NUMBER: Fidelity - Crime Policy # 618721150  
POLICY TERM: 3/22/18 TO 3/22/19  
**LIMITS/DEDUCTIBLES:**  
Employee Dishonesty Limit: \$ 1,000,000 with a \$ 10,000 Deductible  
Computer Fraud/Wire Transfer Limit: \$ 1,000,000 with a \$ 10,000 Deductible  
Theft Limit: \$ 25,000 with a \$ 0 Deductible

**Earthquake & Flood Policies; (COMMERCIAL DIC COVERAGE):**

INSURANCE COMPANY: Insurance Company of the West  
POLICY TYPE AND NUMBER: DIC – Earthquake & Flood Policy - #XHO 5011598 05  
POLICY TERM: 2/17/18 TO 2/17/19  
DEDUCTIBLE: 5% Deductible  
Primary Policy Limits: \$ 50,000,000