

Hessler Insurance Solutions

An Affiliate of Professional Insurance Associates, Inc.

License Number: 0G30638

Hamilton Cove Homeowners Association

Policy Year 2019-2020

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:

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|-------------------------|--|
| INSURANCE COMPANY: | Chubb Group of Insurance Companies |
| POLICY TYPE AND NUMBER: | Commercial Property #D38055781002 |
| POLICY TERM: | 3/22/19 TO 3/22/20 |
| 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:

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|-------------------------|---|
| INSURANCE COMPANY: | Arch Specialty Insurance Company |
| POLICY TYPE AND NUMBER: | Excess Commercial Property #ESP7301101-05 |
| POLICY TERM: | 3/22/19 TO 3/22/20 |
| DEDUCTIBLE: | as per primary Deductible |
| Policy Limits: | \$ 30,000,000 Excess of \$10,000,000 |

EXCESS PROPERTY COVERAGE:

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|-------------------------|--|
| INSURANCE COMPANY: | Evanston Insurance Company |
| POLICY TYPE AND NUMBER: | Excess Commercial Property #MKLV14XP011929 |
| POLICY TERM: | 3/22/19 TO 3/22/20 |
| DEDUCTIBLE: | as per primary Deductible |
| Policy Limits: | \$ 20,000,000 Excess of \$40,000,000 |

EXCESS PROPERTY COVERAGE:

INSURANCE COMPANY: Mt. Hawley Insurance Company
POLICY TYPE AND NUMBER: Excess Commercial Property #MCP0163117
POLICY TERM: 3/22/19 TO 3/22/20
DEDUCTIBLE: as per primary Deductible
Policy Limits: \$ 10,000,000 Excess of \$60,000,000

EXCESS PROPERTY COVERAGE:

INSURANCE COMPANY: James River Insurance Company
POLICY TYPE AND NUMBER: Excess Commercial Property #000899020
POLICY TERM: 3/22/19 TO 3/22/20
DEDUCTIBLE: as per primary Deductible
Policy Limits: \$ 11,091,104 Excess of \$70,000,000

GENERAL LIABILITY COVERAGE:

INSURANCE COMPANY: Capitol Specialty Insurance Corporation
POLICY TYPE AND NUMBER: Commercial General Liability #CS01342618-10
POLICY TERM: 3/22/19 TO 3/22/20
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: 3/22/19 TO 3/22/20
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#SUO00058194499-20516
POLICY TERM: 3/22/19 TO 3/22/20
DEDUCTIBLE: \$ 0 Self-Insured Retention
Policy Limits: \$ 15,000,000

COMMERCIAL D&O and Crime COVERAGE:

INSURANCE COMPANY: Continental Casualty Company
POLICY TYPE AND NUMBER: Director's & Officer's with EPLI Policy # 618721150
POLICY TERM: 3/22/19 TO 3/22/20
DEDUCTIBLE: \$ 5,000 Self-Insured Retention
Policy Limits: \$ 1,000,000 / \$1,000,000
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 06
POLICY TERM: 2/17/19 TO 2/17/20
DEDUCTIBLE: 5% Deductible
Primary Policy Limits: \$ 50,000,000