

# Hessler Insurance Solutions

An Affiliate of Panorama Insurance Associates, Inc.

License Number: 0G30638

## Hamilton Cove Homeowners Association

Policy Year 2026-2027

*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:	Various Insurance Carriers Per Attached Schedule
POLICY TYPE AND NUMBER:	Commercial Property Per Attached Schedule
POLICY TERM:	3/22/26 TO 3/22/27
DEDUCTIBLE:	\$ 50,000 Deductible
Policy Limits:	\$ 88,615,474 Limit on Buildings \$ 5,000,000 Building Ordinance Part B & C (Sublimit) \$ 1,600,000 Business Income (Sublimit)

### **GENERAL LIABILITY COVERAGE:**

INSURANCE COMPANY:	Mesa Underwriters Specialty Insurance Company
POLICY TYPE AND NUMBER:	Commercial General Liability #MP003201110013302
POLICY TERM:	3/22/26 TO 3/22/27
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:	3/22/26 TO 3/22/27
DEDUCTIBLE:	\$ 500 Deductible for Comprehensive and Collision Coverage Only
Policy Limits:	\$ 1,000,000 Auto Liability

**COMMERCIAL UMB COVERAGE:**

INSURANCE COMPANY: Mesa Underwriters Specialty Insurance Company  
POLICY TYPE AND NUMBER: Excess General Liability Policy#MX0132011000008  
POLICY TERM: 3/22/26 TO 3/22/27  
DEDUCTIBLE: \$ 0 Self-Insured Retention  
Policy Limits: \$ 5,000,000

**COMMERCIAL D&O and Crime COVERAGE:**

INSURANCE COMPANY: Continental Casualty Company  
POLICY TYPE AND NUMBER: Director's & Officer's # 618721150  
POLICY TERM: 3/22/26 TO 3/22/27  
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:**

INSURANCE COMPANY: QBE Specialty  
POLICY TYPE AND NUMBER: Earthquake & Flood Policy - #SSE9149801  
POLICY TERM: 2/17/26 TO 2/17/27  
DEDUCTIBLE: 5% Deductible  
Policy Limits: \$ 50,000,000