



INSURANCE DISCLOSURE FOR

Sugarloaf HOA
Effective 01/19/11 to 01/19/12

- A. COMMON AREA PROPERTY INSURANCE-
 - 1. Name of Insurer: Philadelphia Insurance Company
 - 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 Company
 - 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: Great American Ins Co
 - b. Limits of Liability: \$15,000,000
 - c. Retained Limit: None

- C. DIRECTORS & OFFICERS LIABILITY INSURANCE-
 - 1. Name of Insurer: Great American Ins Co
 - 2. Limits of Liability: \$1,000,000
 - 3. Retained Limit: \$1,000

- D. FIDELITY BOND-
 - 1. Name of Insurer: Philadelphia Insurance Co
 - 2. Limit: \$265,000
 - 3. Deductible: \$2,500

- E. WORKERS COMPENSATION-
 - 1. Name of Insurer: Republic Indemnity
 - 2. 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



EVIDENCE OF PROPERTY INSURANCE

OP ID: LR

DATE (MM/DD/YYYY)
01/12/2011

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY Bay Area Insurance Agency, Inc. 2882 Sand Hill Road #104 Menlo Park, CA 94025 James B. Brady	PHONE (A/C, No, Ext): 650-854-9750	COMPANY Philadelphia Insurance Company 2300 Clayton Road #1495 Concord, CA 94520
FAX (A/C, No): 650-854-9757	E-MAIL ADDRESS:	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #: SUGAR-1		
INSURED Sugarloaf HOA c/o PML 655 Mariners Island Blvd. 301 San Mateo, CA 94404	LOAN NUMBER	POLICY NUMBER PHPK662716
	EFFECTIVE DATE 01/19/11	EXPIRATION DATE 01/19/12
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION HOA LOCATED SAN MATEO, CA

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Common Area Property, Replacement Cost	\$36,000	\$1,000
Special Form	\$1,000,000	
General Liability--occurrence	\$2,000,000	
General Liability--aggregate	\$266,000	\$2,500
Fidelity Bond	\$1,000,000	\$1,000
Directors & Officers with Great American	\$15000000	None
Umbrella with Great American		

REMARKS (Including Special Conditions)

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CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

NAME AND ADDRESS	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	
	LOAN #	
	AUTHORIZED REPRESENTATIVE James B. Brady <i>James B. Brady</i>	

ACORD 27 (2009/12)

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