

3/10/2017 to 3/10/2018

As of 3/1/2017

To the Owners at:

Cloverleaf Estates HOA

Insurance Disclosure Pursuant to California Civil Code, Section 5300

Cloverleaf Estates HOA has purchased its master insurance policy from the Insurance Companies referenced below. The agent is Ms. Rachel Adams with George Petersen Insurance Agency, 175 W. College Avenue, Santa Rosa, CA 95401, telephone 707-525-4186, email radams@gpins.com The following is a summary of the policy coverages:

Commercial General Liability – Effective 3/10/2017 - 3/10/2018

- Name of Insurer: Travelers Casualty Insurance Company of America
- Policy Number: 680-9D83889A-17
- Limits of Liability: \$2,000,000 Per Occurrence / \$4,000,000 Annual Aggregate / \$0 Deductible

Property – Effective 3/10/2017 - 3/10/2018

- Name of Insurer: Travelers Casualty Insurance Company of America
- Policy Number: 680-9D83889A-17
- Blanket Building Limit: \$9,130,126 / Deductible: \$2,500

Commercial Excess/Umbrella Liability – Effective 3/10/2017 - 3/10/2018

- Name of Insurer: Travelers Property Casualty Company of America
- Policy Number: CUP-4E133059-17
- Limits of Liability: \$1,000,000 / Deductible: \$0

Directors & Officers Liability – Effective: 3/10/2017 - 3/10/2018

- Name of Insurer: Travelers Casualty Insurance Company of America
- Policy Number: 680-9D83889A-17
- Limits of Liability: \$2,000,000 Each wrongful act/ \$2,000,000 Annual Aggregate / Retention \$0 /

Fidelity Bond or Employee Dishonesty – Effective 3/10/2017 – 3/10/2018

- Name of Insurer: Travelers Casualty Insurance Company of America
- Policy Number: 680-9D83889A-17
- Limit: \$150,000 / Deductible: \$2,500

Workers' Compensation -

- None

Earthquake -

- None

Flood -

- None

This summary of the association's policies of insurance provides only certain information, as required by Section 5300 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 coverage.

