



HOLLISTER RANCH OWNERS' ASSOCIATION INSURANCE COVERAGE DISCLOSURE

The Davis-Stirling Common Interest Development Act (Civil Code § 1365) requires that the Hollister Ranch Owners' Association disclose to the owners liability coverage carried by the association. For your information, Hollister Ranch Owners' Association carries the following coverages.

INSURER:

- Philadelphia Insurance Company (*Property*)
- Philadelphia Insurance Company (*General Liability*)
- Philadelphia Insurance Company (*Auto*)
- Chubb Custom Insurance Company (*Umbrella Liability*)
- Continental Ins. Company (*Non Profit Directors & Officers*)
- Continental Ins. Company (*Crime*)

PROPERTY: 7/1/10

<u>Coverage</u>	<u>Limits</u>	<u>Coinsurance</u>	<u>Deductible</u>
Building Value per Schedule	\$5,001,200	100%	\$5,000
Blanket Contents	\$ 118,000	100%	\$5,000
Contractor's/Scheduled Equipment	\$ 139,000	100%	\$5,000
Unsecured Equipment Leased from others	\$ 150,000	100%	\$5,000
Valuable Papers	\$ 10,000	100%	\$5,000
Employee Dishonesty	\$ 300,000		\$5,000

COMMERCIAL GENERAL LIABILITY: 7/1/10

<u>Coverage</u>	<u>Limits</u>
General Aggregate Limit	\$2,000,000
Products/Completed Operations Aggregate	\$1,000,000
Personal & Advertising Injury Limit	\$1,000,000
Each Occurrence Limits	\$1,000,000
Fire Damage Limit (any one fire)	\$ 100,000
Medical Expense Limit (any one person)	\$ 5,000
Deductible	

AUTOMOBILE: 7/1/10

<u>Coverage</u>	<u>Limits</u>
Liability	\$1,000,000
Uninsured Motorist	\$100,000/\$300,000
Hired Non-owned Auto	\$1,000,000
Comprehensive Deductible	\$ 500
Collision Deductible	\$ 500

DIRECTORS & OFFICERS: 12/3/10

<u>Coverage</u>	<u>Limits</u>
Claims	\$ 3,000,000
Deductible	\$ 5,000

CRIME: 2/10/11

<u>Coverage</u>	<u>Limits</u>
Employee Dishonesty	\$ 25,000
Deductible	\$ 250

UMBRELLA: 7/1/10

<u>Coverage</u>	<u>Limits</u>
Excess	\$15,000,000
Deductible	\$ 10,000

"This summary of the association's policies of insurance provides only certain information, as required by subdivision (e) 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. 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."