

NAOMI KLEITSCH INSURANCE AGENCY

948 Industrial Avenue
Palo Alto, California 94303
License # 0B66891
Serving California for 22 Years

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Summary of Insurance For Homeowner Association:
SUNSET OAKS HOA

Master Policy Issued by: FARMERS INSURANCE EXCHANGE
Policy # 60301 22 46 Coverage Dates: 08/13/2017 - 08/13/2018 (Policy is Continuous Until Canceled)

	COVERAGE	LIMITS OF INSURANCE
Buildings:	Blanket Coverage	\$ 76,648,500.
	Business Personal Property	Included
	Fences	Included
	Building Code Upgrade Endorsement	Included
	DEDUCTIBLE: (TO BE PAID BY HOMEOWNER)	\$10,000.
	WATER LOSS DEDUCTIBLE	\$15,000.
General Liability:	General Aggregate Limit (Other than products/ Completed Operations)	\$4,000,000.
	Each Occurrence Limit	2,000,000.
	Fire Damage Limit (Any One Fire)	100,000.
	Medical Expense Limit (Any One Person)	5,000.
	DEDUCTIBLE FOR LIABILITY:	NONE
Policy Also Includes Coverage For:		
	Directors and Officers Liability (all Officers)	
	Each Occurrence	\$ 1,000,000.
	Aggregate	1,000,000.
	Retention (Per Loss)	1,000.
	Swimming Pools	Included

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Summary of Insurance Policies For Homeowner Associations

SUNSET OAKS HOA

Fidelity Bond Policy Issued Through: CNA, CONTINENTAL CASUALTY INSURANCE COMPANY, Policy # 025111444; Policy Period 08/22/2017 to 08/22/2018:

COVERAGE **\$700,000.**

Umbrella Policy Issued Through: FARMERS INSURANCE/TRUCK INS. EXC. Policy # 60301 22 47, Coverage Date: 08/13/2017 - 08/13/2018 (Policy is Continuous until Canceled)

COVERAGE **LIMITS OF INSURANCE**

Excess Liability:	Bodily Injury, Property Damage,	
	Personal Injury and Advertising Liability	\$5,000,000.
	Retained Limit	10,000.
	Each Occurrence	5,000,000.
	Aggregate	5,000,000.
	Errors & Omissions Insurance	
	Each Occurrence	2,000,000.
	Aggregate	2,000,000.

Combined Liability Limits (General Liability & Umbrella Policies) \$7,000,000.

This is a brief summary of insurance coverage for association members for purposes of satisfying requirements of CA Senate Bill # 1525. For complete coverages and exclusions please refer to the original policies, declarations and endorsements.