

4/4/2019

**Heritage Grove at Los Gatos Homeowners Association**

Civil Code 5300(b)(9) Disclosure Summary Form

\*\*Property: QBE Insurance Corporation: 4/5/2019 - 4/5/2020

Guaranteed Replacement Cost-Based on Value: \$111,800 Blanketed Common Area Property Limit with a \$1,000 Deductible.

General Liability: QBE Insurance Corporation: 4/5/2019 - 4/5/2020

\$2,000,000 per Occ per Occurrence with a \$0 Deductible. \$2,000,000 Non-Owned and Hire Automobile Liability is included in this policy.

Umbrella Liability: No Coverage through our Agency.Directors' and Officers Liability: Continental Casualty Co.: 4/5/2019 - 4/5/2020

\$1,000,000 per Occurrence and Annual Aggregate with a \$1,000 retention per Occurrence.

Employee Dishonesty: QBE Insurance Corporation: 4/5/2019 - 4/5/2020

\$150,000 per Occurrence with a \$0 Deductible.

Workers' Compensation: Wesco Insurance Co.: 4/5/2019 - 4/5/2020

\$1,000,000 Coverage statutory limits as required by California law.

Equipment Breakdown Coverage: No Coverage through our Agency.Earthquake Insurance: No Coverage through our Agency.Flood: No Coverage through our Agency.

**This summary of the Association's policies of insurance provides only certain information, as required by subdivision (b) of 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.**

***\*\*Coverage is Common Area Only. Each homeowner is responsible for insuring their own dwelling. For further information please call us at 877-317-9300.***



