



Socher Insurance Agency
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Laguna Oaks Pleasanton Owners Association 1365(f) Disclosure Summary Form

Property: Philadelphia Indemnity Insurance Company: 07/26/13 – 07/26/14
\$519,950 Blanketed Common Area Property Limit. \$1,000 Deductible

General Liability: Philadelphia Indemnity Insurance Company: 07/26/13 – 07/26/14
\$1,000,000 per Occurrence/\$2,000,000 General Aggregate with a \$0 Deductible.
\$1,000,000 Non-Owned and Hired Automobile Liability is included in this policy.

Umbrella Liability: Greenwich Insurance Company: 07/26/13 – 07/26/14
\$5,000,000 Umbrella Liability Limit. \$0 Deductible

Directors and Officers Liability: Great American Insurance Company 07/26/13 – 07/26/14
\$1,000,000 Directors & Officers Liability Limit. \$1,000 Deductible.

Fidelity Bond: Philadelphia Indemnity Insurance Company: 07/26/13 – 07/26/14
\$300,000 Fidelity Bond Coverage. \$5,000 Deductible.

Earthquake (DIC): No coverage exists through our Agency.

Workers Compensation: Republic Indemnity Company of California: 07/26/13 – 07/26/14
\$1,000,000 Workers Compensation Coverage. \$0 Deductible

Flood: No coverage exists through our Agency.

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, 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.