



**SOCHER**

**Corporate Headquarters**  
1350 Old Bayshore Hwy., Suite 630  
Burlingame, CA 94010

**East Bay Office**  
7901 Stoneridge Dr., Suite 445  
Pleasanton, CA 94588

**Socher Insurance Agency, Inc.**  
Toll-Free: 877.317.9300  
Fax: 877.317.9305

[www.hoainsurance.net](http://www.hoainsurance.net)  
CA Broker License: #0C97535

July 20, 2016

**LAGUNA OAKS PLEASANTON OWNERS ASSOCIATION**  
Civil Code 5300(b)(9) Disclosure Summary Form

\*\*Property: Aspen American Insurance Company: 07/26/2016 – 07/26/2017

\$1,319,610 Blanketed Common Area Property Limit with a \$1,000 Deductible.

General Liability: Aspen American Insurance Company: 07/26/2016 – 07/26/2017

\$1,000,000 per Occurrence/\$3,000,000 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: 07/26/2016 – 07/26/2017

\$5,000,000 each Occurrence/\$5,000,000 General Aggregate with a \$0 self-insured Retention or Deductible. This coverage is in excess of the General Liability, Non-owned and Hired Automobile Liability, Directors' & Officers Liability and Workers' Compensation.

Directors' and Officers Liability: Great American Insurance Company: 07/26/2016 – 07/26/2017

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

Employee Dishonesty: Aspen American Insurance Company: 07/26/2016 – 07/26/2017

\$300,000 per Occurrence with a \$1,000 Deductible. Coverage is provided for both Board of Directors and employees the Association has or might have during the Policy year.

Workers' Compensation: Wesco Insurance Company: 07/26/2016 – 07/26/2017

\$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.***