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July 23, 2015

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

**Property: Philadelphia Indemnity Insurance Company: 07/26/2015 – 07/26/2016
\$519,950 Blanketed Common Area Property Limit with a \$1,000 Deductible.

General Liability: Philadelphia Indemnity Insurance Company: 07/26/2015 – 07/26/2016
\$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 Co.: 07/26/2015 – 07/26/2016
\$5,000,000 each Occurrence/\$5,000,000 General Aggregate with a \$0 self-insured Retention.
This coverage is in excess of the General Liability, Non-owned and Hired Automobile Liability, Directors' & Officers Liability and Workers' Compensation (if applicable).

Directors' and Officers Liability: Great American Insurance Co.: 07/26/2015 – 07/26/2016
\$1,000,000 per Occurrence and Annual Aggregate with a \$1,000 Retention per Occurrence.

Employee Dishonesty: Philadelphia Indemnity Insurance Company: 07/26/2015 – 07/26/2016
\$300,000 per Occurrence with a \$5,000 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: 07/26/2015 – 07/26/2016
\$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.***