2023-2024 Insurance Disclosure Statement

(As required by California Civil Code Section 5300)

Chelsea Pointe HOA

The California Civil Code Section 5300 requires that the Association send insurance disclosure statements to each of its members. Accordingly, we are providing you the following information in compliance with the Civil Code.

The following is a summary of the Association's insurance coverage for the policy period: 2023-2024

Coverage for Items below are covered by: DiNino Insurance Agency (760) 746-3200 **1. Property Insurance:** Policy# 607213384 (A) Insurance Carrier: Truck Insurance Exchange (B) The Policy Limits of Insurance: \$335,000 (C) The Amount of Deductible, If Any: \$1,000 (D) The Policy Term Is: 7/14/2023 - 7/14/2024 2. Liability Insurance: Policy# 607213384 (A) Insurance Carrier: Truck Insurance Exchange (B) The Policy Limits of Insurance: \$3,000,000 Occurrence / \$6,000,000 Aggregate (C) The Amount of Deductible, If Any: \$0 (D) The Policy Term Is: 7/14/2023 - 7/14/2024 3. Fidelity Bond: **Policy#** 607213384 (A) Insurance Carrier: Truck Insurance Exchange (B) The Policy Limits of Insurance: \$400,000 (C) The Amount of Deductible, If Any: \$1,000 (D) The Policy Term Is: 7/14/2023 - 7/14/2024 4. Directors & Officers Insurance: Policy# 607213384 (A) Insurance Carrier: Truck Insurance Exchange (B) The Policy Limits of Insurance: \$1,000,000 (C) The Amount of Deductible, If Any: \$1,000 (D) The Policy Term Is: 7/14/2023 - 7/14/2024 5. Workers' Compensation: **Policy#** A09512012 (A) Insurance Carrier: Mid-Century Corporation (B) The Policy Limits of Insurance: 1,000,000 (C) The Amount of Deductible, If Any: 12/10/2023 - 12/10/2024 (D) The Policy Term Is: 6. Umbrella Insurance: Policy# (A) Insurance Carrier: (B) The Policy Limits of Insurance: (C) The Amount of Deductible, If Any: (D) The Policy Term Is:

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