



**SOCHER**

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CA Broker License: #0C97535

April 10, 2017

**Fremont Vistas Homeowners Association**  
Civil Code 5300(b)(9) Disclosure Summary Form

Property: Travelers Property Casualty Company: 04/15/2017 – 04/15/2018

\$15,366,113 Special Form, 100% Replacement Cost Basis with No co-insurance and a \$5,000 Deductible per Occurrence.

General Liability: Travelers Property Casualty Company: 04/15/2017 – 04/15/2018

\$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: 04/15/2017 – 04/15/2018

\$5,000,000 Each Occurrence/\$5,000,000 General Aggregate with a \$0 Self Insured Retention Each Occurrence. 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: Continental Casualty Company: 04/15/2017 – 04/15/2018

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

Employee Dishonesty: Philadelphia Indemnity Insurance Company: 04/15/2017 – 04/15/2018

\$600,000 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: 04/15/2017 – 04/15/2018

\$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.**

***\*\*For lender and/or unit specific Evidence of Insurance please call EOI Direct at 877-456-3643. For general proof of insurance please contact Socher Insurance at 877-317-9300\*\****