



Lake Forest Glen HOA
Farmers Insurance Coverages
Policy #'s 605036536 & 605036836
9/1/15 – 9/1/16

Property Coverage: \$25,000 Deductible

- **Property Coverage Limit: \$50,156,298**
- Endorsements: Special Form, Replacement Cost, 100% Co-Insurance
- Building Ordinance & Law Coverage 2 \$159,000
- Building Ordinance & Law Coverage 3 \$795,000
- Company: Farmers Insurance Exchange

General Liability: \$0 Deductible

- **Limit: \$1,000,000 Per Occurrence / Aggregate Limit: \$2,000,000**
- Endorsements: Broad Form Liability, Personal and Advertising Injury, Non-Owned Auto Liability and Hired Auto Liability
- Premises Medical Expense Limit: \$5,000
- Company: Farmers Insurance Exchange

Directors and Officers Liability \$1,000 Deductible

- **Limit: \$1,000,000 Per Occurrence / Aggregate Limit: \$1,000,000**
- Note: Broad "Named Insured", Duty to Defend
- Management as Additional Insured, Non-Monetary Damages, Defense Costs In Addition to Policy Limits
- Directors and Officers Discrimination
- Company: Farmers Insurance Exchange

Employee Dishonesty / Fidelity \$25,000 Deductible

- **Limit: \$225,000**
- Company: Farmers Insurance Exchange

Umbrella Liability Including Directors & Officers

Retention \$10,000

- **Limit: \$15,000,000**
- CA Civil Code 1365.9: It is the intent of the Legislature to offer civil liability to owners of the separate interests in a common interest development that have common areas owned in "tenancy-in-common" if the association carries a certain level of prescribed insurance that covers a cause of action in tort. Your umbrella Provides this coverage.
- Flood Insurance Coverage: NONE
- Earthquake Insurance Coverage: NONE