



FARMERS



Member of  
Presidents Council

Richard J. Votaw  
P.O. Box 5639  
Tahoe City, CA 96145  
Bus: 530-583-0294  
Fax: 530-583-2026  
License #0671889  
530-587-1563  
rvotaw@farmersagent.com

**Lake Forest Glen HOA**  
Farmers Insurance Coverages  
Policy #'s 605036536 & 605036836  
9/1/18 – 9/1/19

**Property Coverage: \$50,000 Deductible**

- Property Coverage Limit: \$55,068,400
- Endorsements: Special Form, Replacement Cost, 100% Co-Insurance
- Building Ordinance & Law Coverage 2 \$175,000
- Building Ordinance & Law Coverage 3 \$875,000

**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

**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

**Employee Dishonesty / Fidelity \$50,000 Deductible**

- Limit: \$225,000

**Umbrella Liability Including Directors & Officers \$10,000 Deductible**

- Limit: \$10,000,000
- 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