



Richard Votaw Agency
475 North Lake Blvd/PO BOX 5639
Tahoe City, CA 96145

Lake Forest Glen HOA
Farmers Insurance Coverages
Policy #'s 605036536 & 605036836
9/1/21 – 9/1/22

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

- Property Coverage Limit: \$61,810,400
- Endorsements: Special Form, Replacement Cost, 100% Co-Insurance
- Building Ordinance & Law Coverage 2 \$191,100
- Building Ordinance & Law Coverage 3 \$955,500

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 **\$25,000 Deductible**

- Limit: \$1,000,000

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