

# VIERRA INSURANCE AGENCY

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217 South California Avenue  
Palo Alto, CA 94306  
License #0377419

1969-2011 Serving California for 42 Years

Phone: 650-321-7637

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August 13, 2011

## **SUMMARY OF INSURANCE FOR HOMEOWNER ASSOCIATION:**

### ***Sunset Oaks Homeowners Association***

Master Policy Issued by : Farmers Insurance Exchange Policy # 60301 22 46

Coverage Dates: August 13, 2011—August 13, 2012

(Policy is continuous until cancelled).

	<u>Coverage</u>	<u>Limits of Insurance</u>
<u>Buildings:</u>	Blanket Coverage	\$59,319,900.
	Business Personal Property	Included
	Fences	Included
	Building Code Upgrade Endorsement	Included
	Deductible: (TO BE PAID BY HOMEOWNER)	\$10,000.
<u>General Liability:</u>	General Aggregate Limit (Other than products/ Completed Operations)	\$1,000,000.
	Each Occurrence Limit	1,000,000.
	Fire Damage Limit (Any one fire)	100,000.
	Medical Expense Limit (Any one person)	5,000.
	Deductible for Liability:	NONE

Premium \$79,688.00

### Policy Also

#### Includes Coverage for:

Directors & Officers Liability (All Officers	
Each Occurrence	\$1,000,000.
Aggregate	1,000,000.
Retention (Per Loss)	1,000.
Swimming Pool	Included

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**Umbrella Policy Issued Through: Farmers Insurance/Truck Insurance Exchange.  
 Policy # 60301 22 47—Coverage Date 08/13/11 through 08/13/12  
 (This policy is continuous until canceled)**

	<u><b>Coverage</b></u>	<u><b>Limits of Insurance</b></u>
<u><b>Excess Liability:</b></u>	<b>Bodily Injury, Property Damage</b>	
	<b>Personal Injury and Advertising Liability</b>	<b>5,000,000.</b>
	<b>Retained Limit</b>	<b>10,000.</b>
	<b>Each Occurrence</b>	<b>5,000,000.</b>
	<b>Aggregate</b>	<b>5,000,000.</b>
	<b>Errors &amp; Omissions Insurance</b>	
	<b>Each Occurrence</b>	<b>2,000,000.</b>
	<b>Aggregate</b>	<b>2,000,000.</b>
	<b><i>Combined Liability Limits (General Liability &amp; Umbrella Policies)</i></b>	<b>6,000,000.</b>

**Fidelity & Crime Policy #0251114444 — Issued through Continental Insurance Company (CNA) \$700,000.00 Renewal 08/22/2011 to 08/22/2012**

***This is a brief summary of insurance coverage for association members for purposes of satisfying the requirements of CA Senate Bill #5125. For complete coverage's and exclusions, please refer to the original policies, declarations and endorsements.***

