

GREG NORRIS INSURANCE AGENCY, INC.

INSURANCE DISCLOSURE FORM
BAY STREET ONE CONDOS HOMEOWNERS ASSOCIATION
EFFECTIVE DATE: 05/15/2015 to 05/15/2016

- A. GENERAL LIABILITY POLICY
1. Name of Insurer: Truck Insurance Exchange
NOTE: THIS LIABILITY DOES NOT EXTEND TO THE INTERIORS OF THE UNITS WHETHER OWNER OR TENANT OCCUPIED
2. Limits of Liability: \$1,000,000 per occurrence / \$2,000,000 aggregate
- B. COMMERCIAL EXCESS/UMBRELLA LIABILITY POLICY
1. Name of Insurer: Great American Insurance Company
2. Limits of Liability: \$15,000,000
- C. FIDELITY BOND
1. Name of Insurer: Truck Insurance Exchange
2. Bond Limit: \$150,000
- E. PROPERTY INSURANCE POLICY
1. Name Insurer: Truck Insurance Exchange
2. Property Insurance Limits:
Blanket Building Limit: \$24,380,000
Business Personal Property: \$33,500
3. Property Insurance Deductible: \$10,000
NOTE: THIS PROPERTY DOES NOT EXTEND TO ANY OF THE PERSONAL PROPERTY OWNED BY THE UNIT OWNERS.
- F. EARTHQUAKE AND FLOOD INSURANCE POLICY
1. Name of Earthquake Insured: None in force
2. Earthquake Policy Limit:
3. Earthquake Insurance Deductible:
4. Name of Flood Insurer: None in force
5. Flood Policy Limit:
6. Flood Insurance Deductible:
- G. DIRECTORS AND OFFICERS LIABILITY POLICY
1. Name of Insurer: Great American Insurance Company
2. Limit of Liability: \$1,000,000
3. Deductible: \$2,500

THIS SUMMARY OF THE ASSOCIATION'S POLICIES OF INSURANCE PROVIDES ONLY CERTAIN INFORMATION, AS REQUIRED BY 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.

KNOW THE RISK | PROTECT THE EXPOSURE