

# Carnelian Woods

## Insurance Disclosure

Civil Code 4000 (01/01/14)

“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.”

<b>COVERAGE DATES ALL POLICIES</b>	<b>03/31/2024 TO 03/31/2025</b>
<b>COMPANY &amp; POLICY NUMBER [PROPERTY INSURANCE]</b>	
	<b>California FAIR Plan # COM 0300204489 00</b>
BUILDING LIMIT NOT BLANKETED	\$20,000,000
DEDUCTIBLE	\$75,000
RATE & COINSURANCE	ACV with 70% Coinsurance
<b>COMPANY &amp; POLICY NUMBER [GENERAL LIABILITY]</b>	
	<b>Atain Specialty Insurance Company # CIP471044</b>
LIABILITY LIMIT PER OCCURRENCE/AGGREGATE	\$1,000,000/\$2,000,000
DEDUCTIBLE	\$500
<b>COMPANY &amp; POLICY NUMBER [D&amp;O, CRIME, CYBER PKG]</b>	
	<b>Travelers Casualty &amp; Surety Company of America # 108022080</b>
COMMUNITY ASSOCIATION MANAGEMENT LIABILITY	\$1,000,000
CRIME	\$500,000
CYBER	\$100,000
DEDUCTIBLE	\$2,500/\$5,000 RETENTION (CRIME)
<b>COMPANY &amp; POLICY NUMBER [EXCESS LIABILITY]</b>	
	<b>StarStone National Insurance Company # 78001Y240ALI</b>
UMBRELLA	\$5,000,000
<b>COMPANY &amp; POLICY NUMBER [COMMERCIAL AUTO]</b>	
	<b>AmGUARD Insurance Company # CAAU548531</b>
COMBINED SINGLE LIABILITY LIMIT	\$1,000,000
COMPREHENSIVE AND COLLISION DEDUCTIBLES	\$1,000