



Pacific Premier Insurance Associates, Inc.  
pacpremier.com

CA Insurance Lic. 0H79333

**Carnelian Woods  
P.O. Box 68, Carnelian Bay, CA 96140**

Your Agency:

Pacific Premier Insurance  
3160 Camino Del Rio South, Ste 118  
San Diego, CA 92108  
858-386-4443

Your Agent:

Brian Grant  
brian@pacpremier.com  
858-386-4444

Your Account Manager:

Laura Goodnow  
laura@pacpremier.com  
858-386-1203

Additional Contacts:

For Certificates Requests: [Certificates@pacpremier.com](mailto:Certificates@pacpremier.com)  
For Servicing Requests: [CLService@pacpremier.com](mailto:CLService@pacpremier.com)  
For Billing Questions: [Accounting@pacpremier.com](mailto:Accounting@pacpremier.com)

# 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 subdivision (f) of 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 payment of reasonable duplication charges, obtain copies of those policies. Although the association maintains the policies of insurance specified in the 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 coverage.

<b>COMPANY &amp; POLICY NUMBER [PROPERTY INSURANCE]</b>	<b>California Fair Plan # COM 0300204489 01</b>
COVERAGE DATES :	03/31/2025 to 03/31/2026
BUILDING LIMIT NOT BLANKETED :	\$19,999,900 - Actual Cash Value
DEDUCTIBLE :	\$75,000
COINSURANCE :	70% Coinsurance
<b>COMPANY &amp; POLICY NUMBER [GENERAL LIABILITY]</b>	<b>Atain Specialty Insurance Company # CIP471044001</b>
COVERAGE DATES :	03/31/2025 to 03/31/2026
LIABILITY LIMIT PER OCCURANCE/AGGREGATE :	\$1,000,000/\$2,000,000
DEDUCTIBLE :	\$500.00
<b>COMPANY &amp; POLICY NUMBER [D&amp;O, CRIME, CYBER PACKAGE]</b>	<b>Travelers Casualty and Surety Company of America # 108022080</b>
COVERAGE DATES :	03/31/2025 to 03/31/2026
COMMUNITY ASSOCIATION MANAGEMENT LIABILITY :	\$1,000,000.00
CRIME :	\$500,000.00
CYBER :	\$100,000.00
DEDUCTIBLE :	\$2,500 / \$5,000 RETENTION(CRIME)
<b>COMPANY &amp; POLICY NUMBER [EXCESS LIABILITY]</b>	<b>StarStone National Insurance Company # 78001Y251ALI</b>
COVERAGE DATES :	03/31/2025 to 03/31/2026
UMBRELLA	\$5,000,000.00
<b>COMPANY &amp; POLICY NUMBER [COMMERCIAL AUTO]</b>	<b>Infinity Select Ins Co # 50022960101</b>
COVERAGE DATES :	03/31/2025 to 03/31/2026
COMBINED SINGLE LIABILITY LIMIT:	\$1,000,000.00
COMPREHENSIVE & COLLISION DEDUCTIBLES:	\$1,000.00
<b>COMPANY &amp; POLICY NUMBER [WORKERS COMPENSATION]</b>	<b>Technology Ins Co Inc # TWC4504530</b>
COVERAGE DATES :	11/22/2024 to 11/22/2025
LIMITES :	\$1,000,000/\$1,000,000/\$1,000,000

**Higher limits are available and can be quoted. Please contact us if you want to discuss higher limits.**

This summary of insurance provides only certain information as required by subdivision (f) of Section 1365 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.