



MICHAEL MILLER INSURANCE
SINCE 1977

GATEVIEW HOMEOWNERS ASSOCIATION
INSURANCE SUMMARY
4/1/11 TO 4/1/12

PROPERTY

Insurance Carrier: Farmers Insurance Group

Blanket Building Limit \$115,000,000

Includes Extended Replacement Coverage at: \$143,750,000
(Pays 125% of Building Limit for total loss)

Business Personal Property Limit: \$ 100,000

Uncollected Assoc. Fees & Dues from a

Covered loss \$ 100,000

Equipment Breakdown/Boiler & Machinery \$115,000,000

Earthquake Sprinkler Leakage \$115,000,000

Building Ordinance Coverage:

Contingent Liability \$115,000,000

Demolition \$ 1,000,000

Increased Cost of Construction \$ 7,500,000

Specified Property Limit:

(Walls, Walks, Fences & Pools) \$ 243,500

Back-up Sewer & Drains \$ 1,000,000

Deductible: \$ 10,000

**Note this policy provides coverage for Improvements,
Alterations, Betterments and all Permanently Installed Fixtures
and Appliances, as part of the Blanket Building Coverage.**

CRIME-EMPLOYEE DISHONESTY

Insurance Carrier: Farmers Insurance Group

Limit of Insurance: \$ 1,000,000

COMPREHENSIVE GENERAL LIABILITY

Insurance Carrier: Farmers Insurance Group

Bodily Injury/Property Damage Limit: \$ 1,000,000 per occurrence/

\$ 2,000,000 aggregate

Premises Medical Payments: \$ 5,000

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Full-Service Insurance Agency

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California Insurance License 0541868

DIRECTORS & OFFICERS LIABILITY

Insurance Carrier: Travelers Casualty & Surety Company

Liability Limit: \$1,000,000 per occurrence/
\$1,000,000 aggregate
Deductible: \$ 1,000
Includes discrimination, libel & slander,
Prior Acts, Property Manager as Additional Insured

UMBRELLA LIABILITY

Insurance Carrier: Great American Insurance Company

Limit – General Liability: \$50,000,000 per occurrence/
\$50,000,000 aggregate
Limit – Directors & Officers Liability: \$50,000,000 per occurrence/
\$50,000,000 aggregate
Retained Limit: Coverage A: None
Coverage B: \$ 10,000
Excess of underlying primary General Liability,
Auto Liability and Directors & Officers Liability.

WORKERS COMPENSATION: No coverage in force with our Agency.

EARTHQUAKE/DIC: No coverage in force with our Agency.

FLOOD: No coverage in force with our Agency.

NOTE: This master policy does NOT cover personal property or personal liability of either the unit owner or tenant.

This summary of the association's policies of insurance provides only certain information, as required by subdivision (e) 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. 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.