



AGENCY CUSTOMER ID: **VILLCOM-02****KBROWN**

LOC #: \_\_\_\_\_

**ADDITIONAL REMARKS SCHEDULE**Page 1 of 1

AGENCY <b>Berg Insurance Agency</b>		License # <b>0118113</b>	NAMED INSURED <b>The Villas Community Association Irvine, CA 92612</b>
POLICY NUMBER <b>SEE PAGE 1</b>			
CARRIER <b>SEE PAGE 1</b>	NAIC CODE <b>SEE P 1</b>	EFFECTIVE DATE: <b>SEE PAGE 1</b>	

**ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,  
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

2018/2019  
Cov D) QBE Specialty Insurance Company  
Earthquake Pol# SSE8538400 Effec: 07/24/2018 - 07/24/2019  
\$29,342,640 Limit 10% Deductible





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KBROWN

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**ADDITIONAL REMARKS SCHEDULE**Page 1 of 1

AGENCY <b>Berg Insurance Agency</b>		License # 0118113	NAMED INSURED <b>The Villas Community Association Irvine, CA 92612</b>
POLICY NUMBER <b>SEE PAGE 1</b>			
CARRIER <b>SEE PAGE 1</b>	NAIC CODE <b>SEE P 1</b>	EFFECTIVE DATE: <b>SEE PAGE 1</b>	

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# Berg INSURANCE AGENCY

Serving California Communities for Over 40 years

## Insurance Disclosure for: The Villas Community Association

### General Liability Coverage

Policy # - 606223087

1. Name of Insurer: Farmers Insurance Exchange
2. Policy Limits: \$1,000,000 per occurrence/\$2,000,000 aggregate
3. Deductible: None
4. Inception Date: 7/24/2018      Expiration Date: 7/24/2019

### Property Coverage

Policy # - 606223087

1. Name of Insurer: Farmers Insurance Exchange
2. Policy Limits: \$29,417,640
3. Deductible: \$ 1,000 per occurrence
4. Inception Date: 7/24/2018      Expiration Date: 7/24/2019

### D&O Coverage

Policy # - 606223087

1. Name of Insurer: Farmers Insurance Exchange
2. Policy Limits: \$1,000,000
3. Deductible: \$ 1,000 per occurrence
4. Inception Date: 7/24/2018      Expiration Date: 7/24/2019

### Umbrella Coverage

Policy # - SUO0003227199117504

1. Name of Insurer: Fireman's Fund Insurance Company
2. Policy Limits: \$15,000,000
3. Deductible: None
4. Inception Date: 7/24/2018      Expiration Date: 7/24/2019

### Workers Comp Coverage

Policy # - WZYD31148101

1. Name of Insurer: Hanover American Insurance Company
2. Policy Limits: \$1,000,000 Statutory Limits
3. Deductible: None
4. Inception Date: 7/24/2018      Expiration Date: 7/24/2019

### Earthquake Coverage

Policy # - SSE8538400

1. Name of Insurer: QBE Specialty Insurance Company
2. Policy Limits: \$29,342,640
3. Deductible: 10 %
4. Inception Date: 7/24/2018      Expiration Date: 7/24/2019

"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."





# Berg INSURANCE AGENCY

*Serving California Communities for Over 40 years*  
UNIT OWNERS' INSURANCE NEEDS

## **Personal Property Coverage**

The Association Master Policy does not cover a unit owner's personal property and may have limited or excluded coverage for the fixtures and improvements to the unit interior. This coverage should be obtained with a "Contents Replacement Cost" endorsement, which will replace damaged property without deduction for depreciation.

## **Loss of Use**

If the unit is unlivable due to a covered loss, this coverage will pay for the unit owner's additional living expense. For rental units, the coverage pays the lost income to the unit owner while the unit is vacant due to a covered loss. An insurance professional can help determine an adequate limit for this coverage.

## **Loss Assessment**

This coverage will pay a special assessment levied by the association to the membership due to an insured loss exceeding the association's master policy limits. This is not coverage for common area maintenance assessments.

## **Personal Liability**

This coverage pays for the bodily injury or property damage to a third party if the unit owner is liable due to unintentional acts. It also covers family members, sporting activities and injury caused by pets.

## **California Earthquake Authority (CEA)**

Coverage is available through this state-run program, or similar programs operated by individual insurance carriers, for damage incurred in the event of an earthquake. Contact an insurance professional or go to [earthquakeauthority.com](http://earthquakeauthority.com) for more information.

