

Harbour Vista HOA, Incorporated

Professional Community Management
27051 Towne Centre Drive Suite 200
Foothill Ranch, CA 92610

Phone: (800) 369-7260
Fax: (949) 859-3729
<http://www.pcminternet.com>

INSURANCE DISCLOSURE SUMMARY

In accordance with Amended California Civil Code, Section 5300, the following is a summary of the terms, policy limits and applicable deductible for: Harbour Vista HOA, Incorporated

The agent is: Armstrong/Robitaille/Riegle Business and Insurance Solutions
1500 Quail St, Suite #100
Newport Beach, CA 92660
(949) 381-7700
arrinfo@aleragroup.com

Association Insurance is as follows:

<u>Coverage Type</u>	<u>Limit</u>	<u>Deductible</u>	<u>Policy Term</u>
Property	\$36,611,676	\$10,000	08/01/2023 – 08/01/2024
General Liability	\$1,000,000		08/01/2023 – 08/01/2024
Directors & Officers	\$1,000,000	\$5,000	08/01/2023 – 08/01/2024
Fidelity/Crime	\$2,000,000	\$5,000	08/01/2023 – 08/01/2024
Umbrella	\$15,000,000		08/01/2023 – 08/01/2024
Workers Comp	\$1,000,000		08/01/2023 – 08/01/2024

Please check the Associations CC&R's. Homeowners are responsible for insuring their unit, personal belongings, contents, and personal liability.

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.

CLAIMS & SERVICE: Claims should be filed through your property management firm, Professional Community Management.

FOR CERTIFICATES OF INSURANCE REQUESTS: If your Mortgage Company requires a Certificate of Insurance be issued for Fire and Hazard Insurance naming them as the Certificate holder, you must contact the insurance agent listed above or have your Mortgage Company fax their request to them.