

# **HOA Insurance Dec Page**

Ramona Court Homeowners Association  
12/17/04 - 12/17/05

To all Ramona Court HOA owners:

California Civil Code Section 1365 requires that your Association provide annual notice of the following information regarding the Association's insurance coverage, as well as the disclosure below:

**General Liability and Property**

*Insurance Company:* NO COVERAGE

*Policy Limits:* \_\_\_\_\_

*Deductible:* \_\_\_\_\_

**Flood Insurance**

*Insurance Company:* NO COVERAGE

*Policy Limits:* \_\_\_\_\_

*Deductible:* \_\_\_\_\_

**Earthquake Insurance**

*Insurance Company:* XL Specialty Insurance Company.

*Policy Limits:* \$2,004,365

*Deductible:* 5% ded, min \$25,000

**Directors and Officers Liability:**

*Insurance Company:* NO COVERAGE

*Policy Limits:* \_\_\_\_\_

*Deductible:* \_\_\_\_\_

"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 may not cover your property, including personal property or, real property improvements to 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."

ALLANSON INSURANCE AGENCY License#0620908  
9500 SOQUEL DRIVE, APTOS, CA 95003

READ & APPROVED

*Heleen Gehringer*

*pp. 1-8*

# RAMONA COURT COMMUNITY ASSOCIATION

## INSURANCE DISCLOSURE REQUIREMENTS (Civil Code §1365)

Policy Period: 12-17-04 to 12-17-05

NAME OF INSURER: Transfers Ins POLICY NUMBER: 6805641W40A

POLICY LIMITS: \$ 2,595,840 LIABILITY LIMITS: \$ 1,000,000/2,000,000

COMMERCIAL UMBRELLA: 1,000,000

RECOMMENDATIONS MADE BY AGENT: \_\_\_\_\_

INSURANCE DED: Property \$ 2,500. Liability: \$ 0

COMMERCIAL UMB: 0

PERSON OR ENTITY RESPONSIBLE FOR PAYING DEDUCTIBLE: Ramona Court Community Assn

DOES COVERAGE EXTEND TO REAL PROPERTY IMPROVEMENTS: Yes

DOES ASSOCIATION CARRY EARTHQUAKE INSURANCE: Unknown

NAME OF INSURANCE COMPANY: \_\_\_\_\_

EARTHQUAKE DEDUCTIBLE: \$ \_\_\_\_\_

DOES ASSOCIATION CARRY FLOOD INSURANCE: Unknown

DOES ASSOCIATION CARRY DIRECTORS AND OFFICERS LIABILITY INSURANCE: \_\_\_\_\_

NAME OF INSURER: \_\_\_\_\_ POLICY LIMITS: \$ \_\_\_\_\_

DOES ASSOCIATION CARRY FIDELITY INSURANCE: Directors and Officers Liab  
\$ 1,000,000

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Insurance Agent: Scovick Ins Svcs  
Address: Mary Myrtle Sunkler  
P.O. Box 1170 Watsonville CA 95076  
Phone: 831 722 3541 x14  
Fax: 831 722 1997

Ramona Court Homeowners Association  
12/17/05 – 12/17/06

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*Deductible:* \_\_\_\_\_

**Flood Insurance**

*Insurance Company:* NO COVERAGE

*Policy Limits:* \_\_\_\_\_

*Deductible:* \_\_\_\_\_

**Earthquake Insurance**

*Insurance Company:* XL Specialty Insurance Company.

*Policy Limits:* \$2,487,740

*Deductible:* 5% ded, min \$25,000

**Directors and Officers Liability:**

*Insurance Company:* NO COVERAGE

*Policy Limits:* \_\_\_\_\_

*Deductible:* \_\_\_\_\_

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ALLANSON INSURANCE AGENCY License#0620908  
9500 SOQUEL DRIVE, APTOS, CA 95003



**XL SPECIALTY INSURANCE  
COMPANY**



ADMINISTRATIVE OFFICE  
Seaview House  
70 Seaview Avenue  
Stamford, CT 06902-6040  
(800) 688-1840

HOME OFFICE  
1201 N. Market Street  
Suite 501  
Wilmington, DE 19801-1147  
(800) 688-1840

**Policy Number**  
ICS0460102084101

**DIFFERENCE IN CONDITIONS POLICY  
DECLARATIONS PAGE AND SCHEDULE A**

XLS ICAT DIC 50(e)(08 03)  
12/20/2005

From:	Policy Period	Term	Policy Inception Date
12/17/2005	12:01 am Standard Time*	12 months	12/17/2005
12/17/2005	12:01 am Standard Time*	* At the Named Insured Mailing Address shown below.	
<b>PRODUCER</b>	5793861 (626) 584-0110	<b>NAMED INSURED</b>	

WESTERN SECURITY SURPLUS  
790 E GREEN ST  
PASADENA, CA 91101

RAMONA COURT HOA  
P.O. BOX 2050  
MORGAN HILL, CA 95038

**This Policy is comprised of the following Forms and Endorsements:**

XLS ICAT DIC 50(e) (08 03)	XLS ICAT DIC 50(e) SA (08 03)	XI.S ICAT DIC 100 (08 03)	XI.S ICAT DIC 200 (08 03)	XLS ICAT DIC 207 (08 03)
XLS ICAT DIC 301 CA (08 03)	XLS ICAT DIC 302 (08 03)	XI.S ICAT DIC 309 (06 04)	XLS ICAT DIC 404 (08 03)	XLS ICAT DIC 404(ex) (08 03)
XLS ICAT DIC 500 (08 03)	XLS ICAT DIC 600 CA (08 03)	XLA Privacy (04 03)	IL MP 9104 0704 XI.S (07 04)	

**COMMON POLICY CONDITIONS**

In return for the payment of the premium and fees, and subject to all the terms of this Policy, We agree with You to provide the insurance as stated in this Policy.

**See Schedule A attached to this Declarations Page for Coverages, Deductibles and Limits of Insurance.  
TO FILE A CLAIM 24 HOURS/DAY, PLEASE FAX TO 1-866-325-2142 OR CALL 1-866-789-4228**

Your Annual Premium and Fees are:	Annual Premium	\$	3,186.00
	Inspection Fee		0.00
	Policy Fee		150.00
	<b>Total</b>	<b>\$</b>	<b>3,336.00</b>

**This policy is only intended to provide coverage that is supplemental to coverage provided by a comprehensive property policy.**

THIS DECLARATIONS PAGE AND SCHEDULE A ATTACHED HERETO, TOGETHER WITH THE DIFFERENCE IN CONDITIONS POLICY FORM XI.S ICAT DIC 100 (08 03) AND ENDORSEMENTS, IF ANY, ATTACHED HERETO, COMPLETE THIS CONTRACT OF INSURANCE.

International Catastrophe Insurance Managers, LLC (ICAT) is a licensed agent authorized to conduct business in the state of California. This policy has been issued by ICAT, representing XL Specialty Insurance Company, in accordance with authorization granted to ICAT by XL Specialty Insurance Company.

	Boulder, CO	12/20/2005
Authorized Signature	Countersigned at Insured	Countersignature Date







XL SPECIALTY INSURANCE COMPANY



ADMINISTRATIVE OFFICE  
Seaview House  
70 Seaview Avenue  
Stamford, CT 06902-6040  
(800) 688-1840

HOME OFFICE  
1201 N. Market Street  
Suite 501  
Wilmington, DE 19801-1147  
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XLS ICAT DIC 50(e) SA (08 03)

12/20/2005

**Policy Number**  
ICS0460102084101

**DIFFERENCE IN CONDITIONS POLICY  
DECLARATIONS PAGE AND SCHEDULE A**

**Schedule A**

**Deductible**

Location #: 1	Covered Property	Limit of Insurance	Earthquake	All Other Causes of Loss
Coverage D:	Additional Property Coverage Pools, Fences, Paved Surfaces	\$87,740	10%	\$25,000
Coverage E:	Business Income; Rental Value, Extra Expense	N/A	N/A	N/A

# ACORD EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YY)  
02/03/2006

THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW HAS BEEN ISSUED, IS IN FORCE, AND CONVEYS ALL THE RIGHTS AND PRIVILEGES AFFORDED UNDER THE POLICY.

**PRODUCER**  
Scurich Insurance Services  
License #0436405  
P.O. Box 1170  
Watsonville, CA 95077-1170

PHONE (A/C, No, Ext): (831)722-3541

CODE: CH530      SUB CODE: .....

AGENCY CUSTOMER ID #: 00005891

INSURED  
Ramona Court Community Association  
P.O. Box 2050  
Morgan Hill, CA 95038

**COMPANY**  
Travelers Insurance Company  
Elmira & Spokane, WA

LOAN NUMBER      POLICY NUMBER  
6805641W40A-05

EFFECTIVE DATE      EXPIRATION DATE      CONTINUED UNTIL  
12/17/2005      12/17/2006      TERMINATED IF CHECKED

THIS REPLACES PRIOR EVIDENCE DATED:

**PROPERTY INFORMATION**

LOCATION	DESCRIPTION
1	Loc 00001 Bldg 00001 515 Ramona Court Monterey, CA 93940
2	Loc 00001 Bldg 00002 515 Ramona Court Monterey, CA 93940

**COVERAGE INFORMATION**

	COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
1	Blanket Buildings, RC, Special form	2,699,673	2500
1	Business Income, , Special form	ALS	
1	Extra Expense, , Special form	ALS	
1	Equipment Breakdown, RC, Special form	Included	2500
1	Appurtenant Structures, RC, Special form	10%	2500
1	Increased Cost of Construction, RC, Special form	10,000	0
2	Blanket Buildings, RC, Special form	Included	2500
2	Business Income, , Special form	ALS	
2	Extra Expense, , Special form	ALS	
2	Equipment Breakdown, RC, Special form	Included	2500
2	Appurtenant Structures, RC, Special form	10%	2500
2	Increased Cost of Construction, RC, Special form	10,000	0

**REMARKS (Including Special Conditions)**  
Ref: Unit #18 Mark Criscitiello an unmarried man. Annual premium \$6,255 paid in full.

**CANCELLATION**  
THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED BELOW 10 DAYS WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW

**ADDITIONAL INTEREST**

NAME AND ADDRESS ASC Mortgage Co. P.O. Box 10328 Des Moines, IA 50306-0328	X MORTGAGEE LOSS PAYEE LOAN # 1205176002	ADDITIONAL INSURED
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AUTHORIZED REPRESENTATIVE  
Mary Myrick - Sunkler/JASO *Mary Myrick - Sunkler*

**Ramona Court Homeowners Association  
Board of Directors Meeting  
October 23, 2003**

**Board Members**

Christy Cava                      President  
Mark Boles                        Secretary/Treasurer

**Others Present**

Tim Dillon                        Access Association Services, Inc.

**Item I            Order**

The Board of Directors meeting was called to order at 5:30 PM by President Christy Cava.

**Item II            Conccent Agenda**

- A.     Minutes of the July 17, 2003 Board of Directors Meeting were approved as written.
- B.     Financial summary for the period ending September 30, 2003 reviewed and approved
- C.     Correspondence reviewed and approved
- D.     Work order summary reviewed and approved

**Item III          Discussion Items**

The Board of Directors reviewed a request from the owner of unit 11 regarding drainage issues. Mark Boles stated that he had addressed the drainage by connecting an extension to the downspout to direct the water away from the patio of the unit. Management will notify the owner accordingly.

Lighting replacements for the parking garage were discussed, management will obtain bids for the next meeting.

Removal or replacement of the shrub at the fence near the front entry was discussed, management was directed to proceed with the most cost effective repair.

Management was directed to remove the handicap parking space as there are no disabled residents at this time.

**Item V            Other Business**

The Board of Directors reviewed a proforma budget for fiscal 2004 suggesting an increase in the monthly assessment from \$130 per unit per month to \$140 per unit per month. Motion made, seconded and approved to accept the proforma budget with an 8% increase.

Next meeting was scheduled for January 8, 2004 at 5:30 p.m. at The Oaks clubhouse.

**Item II            Adjournment**

There being no further business before the Board of Directors, the meeting was adjourned at 6:30 PM.