

SH Insurance Services

Henderson Insurance Agency
3623 Old Conejo Road Suite 203
Thousand Oaks, CA 91320
Lic#0657399
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Effective January 1, 1997, California Civil Code Section 1365 requires that associations send an insurance disclosure statement to each of its members within sixty days preceding the beginning of the Association's fiscal year. Our association carries the following coverage's:

Chateau Park Homeowners Association *Insurance Disclosure*

PROPERTY & GENERAL LIABILITY COVERAGE:

CARRIER: FARMERS INSURANCE GROUP
POLICY TERM: 07/10/10 TO 07/10/11
GENERAL LIABILITY: \$4,000,000 (AGG.) \$2,000,000 (OCC)
BUILDING LIMIT: \$37,360,964
PROPERTY DEDUCTIBLE: \$5,000

DIFFERENCE IN CONDITIONS COVERAGE:

CARRIERS: INSURANCE COMPANY OF THE WEST
POLICY TERM: 07/10/10 TO 07/10/11
COMBINED LIMIT: \$37,360,964
DEDUCTIBLE: 15%
EARTHQUAKE COVERAGE

DIRECTORS & OFFICERS LIABILITY:

CARRIER: FARMERS INSURANCE GROUP
POLICY TERM: 07/10/10 TO 07/10/11
LIABILITY LIMIT: \$2,000,000
DEDUCTIBLE: \$2,500

EXCESS / UMBRELLA COVERAGE:

CARRIER: FARMERS INSURANCE GROUP
POLICY TERM: 07/10/10 TO 07/10/11
LIMIT: \$5,000,000

WORKERS COMPENSATION:

CARRIER: FARMERS INSURANCE GROUP
POLICY TERM: 07/10/10 TO 07/10/11
LIABILITY LIMIT: \$1,000,000 / STATUTORY LIMITS
DEDUCTIBLE: NONE

This summary of the association's policies of insurance provides only certain information, as required by subdivision 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 payment of reasonable duplication charges, obtain copies of those policies. Although the association maintains the 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.

TRUCK INSURANCE EXCHANGE

**MEMBERS OF THE FARMERS INSURANCE GROUP OF COMPANIES
HOME OFFICE: 4680 WILSHIRE BLVD., LOS ANGELES, CALIFORNIA 90010**

**POLICY DECLARATIONS
CONDOMINIUM - PREMIER**

1.	Named	· CHATEAU PARK HOA	BU12815	
	Insured	·	Acct. No.	Prod. Count
	Mailing	· 29645 STRAWBERRY HILL	30-75-345	60475-03-31
	Address	· AGOURA HILLS CA 91301	Agent No.	Policy Number

The named insured is an individual unless otherwise stated:

Partnership Corporation Joint Venture Organization (Any other)

Type of Business **CONDOMINIUM**

2. Policy Period from 07/10/10 (not prior to time applied for) to 07/10/11 12:01 a.m. Standard Time
If this policy replaces other coverage that ends at noon standard time of the same day this policy begins, this policy will not take effect until the other coverage ends. **This policy will continue for successive policy periods as follows:** If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect.

3. Insured location same as mailing address unless otherwise stated:

001 29601 STRAWBERRY HILL AGOURA HILLS CA 91301
 SEE E0002-ED1

4. We provide insurance only for those coverages described below and for which a specific limit of insurance is shown.

PROPERTY

COVERAGES AND LIMITS OF INSURANCE

COVERAGES	PREMISE NO. 001
BUILDINGS	\$37,360,964
BUILDING ORDINANCE AND LAW	COVERED
	COV 1
	COV 2
	COV 3
SPECIFIED PROPERTY	\$53,000
ASSOCIATION FEE AND	\$26,500
EXTRA EXPENSE	\$30,000
AUTOMATIC BUILDING INCREASE	\$100,000
PROPERTY DEDUCTIBLE	8%
	\$5,000

The limit of liability for this structure (Coverage A) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home.

ADDITIONAL COVERAGES

COVERAGE	All Premises
MASTER KEY	\$100/\$10,000
NON-OWNED AUTO LIABILITY	\$1,000,000



COVERAGE EXTENSIONS - Optional Higher Limits of Insurance Per Occurrence

COVERAGE	All Premises
ACCOUNTS RECEIVABLE	\$5,000
VALUABLE PAPERS	\$5,000
EDP	\$10,000
NEWLY ACQUIRED PROPERTY	\$250,000

OPTIONAL COVERAGES: We provide insurance for those Optional Coverages described below.

COVERAGE	All Premises
OUTDOOR SIGNS	\$7,500
EMPLOYEE DISHONESTY	\$150,000
MONEY AND SECURITIES	\$10,000
OUTDOOR PROPERTY	\$2,500
DIRECTORS & OFFICERS LIABILITY	\$2,000,000 EACH CLAIM \$2,000,000 ANNUAL AGGREGATE

LIABILITY AND MEDICAL PAYMENTS - Except for Fire Legal Liability, each paid claim for the following coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Paragraph D.4. of the Liability Coverage Form.

COVERAGE	LIMITS OF INSURANCE
LIABILITY	\$1,000,000 PER OCC/ \$2,000,000 GEN AGG
MEDICAL EXPENSES	\$5,000 PER PERSON
TENANTS LIABILITY	\$75,000 PER OCCURRENCE

Mortgage Holders:	
Premises No.	Mortgage Holder Name, Address

Countersigned _____ By _____
 (Date) (Authorized Representative)

**TRUCK INSURANCE EXCHANGE
(A RECIPROCAL COMPANY)**

Members of the Farmers Insurance Group of Companies
Home Office: 4680 Wilshire Blvd., Los Angeles, California 90010

COMMERCIAL UMBRELLA POLICY DECLARATIONS

1. Named • CHATEAU PARK HOA
Insured •
Mailing • 29645 STRAWBERRY HILL DR
Address •
• AGOURA HILLS CA 91301

BU12815
Account Number
30-75-345 60437-28-08
Agent Number Policy Number

The named insured is an individual unless otherwise stated:

Partnership Corporation Joint Venture Organization (Other than Partnership or Joint Venture)
Type of Business: HOA

2. Policy Period: From 07/10/10 to 07/10/11 12:01 a.m. Standard Time

If this policy replaces other coverage that ends at noon standard time of the same day this policy begins, this policy will not take effect until the other coverage ends. This policy will continue for successive policy periods as follows: If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect.

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance coverage stated in this policy:

3. Schedule of Underlying Insurance: See page 3

4. LIMIT OF INSURANCE:	\$ 5,000,000	(Policy Aggregate Limit)
SELF-INSURED RETENTION:	\$10,000	(Each Occurrence or Offense covered by policy but Not Covered by Underlying Insurance)
CERTIFIED ACTS OF TERRORISM:		
5. ADVANCE PREMIUM:	\$3,205.00	
	Adjustable at a rate of \$	per \$
	Of	
MINIMUM EARNED PREMIUM:	\$	
ANNUAL MINIMUM PREMIUM:	\$	

Agent: STEVEN HENDERSON
Agent Phone: 805-498-3907



FARMERS

Important Notice: You have told us you have underlying insurance policies with the liability limits listed below. If your Underlying Insurances have lesser limits than those shown, advise your agent immediately. You will be unprotected for the difference. You must keep the stated coverages and limits in effect to avoid these gaps in your protection.

Schedule of Underlying Insurance:

*Underlying Insurer

- | | |
|--|--|
| A. Farmers Insurance Exchange | E. Civic Property and Casualty Company |
| B. Truck Insurance Exchange | F. Neighborhood Spirit Property and Casualty Company |
| C. Mid-Century Insurance Company | G. Farmers Texas County Mutual Insurance Company |
| D. Exact Property and Casualty Company | H. |

Coverage	*Underlying Insurer	Policy Number	Underlying Limits
Businessowners Liability Coverage Form	B	60475-03-31	\$ 1,000,000 Includes Hired Auto Includes Non-Owned Auto
Professional Liability/ Errors and Omissions Liability	B	60475-03-31	\$ 2,000,000 Each Loss/Claim \$ 2,000,000 Annual Aggregate Limit