

Carmel Views Community Association

**INSURANCE SUMMARY**

December 2022

The Davis Stirling Act requires that the Association distribute an annual summary of its insurance policies. The Association carries the following policies.

<u>Type</u>	<u>Insurer</u>	<u>Amount</u>	<u>Deductible</u>
General Liability	Scottsdale Insurance Policy# CPS2331601R2	\$1M per occurrence \$2M aggregate	\$500
Directors & Officers Liability	CNA Insurance Policy# 0250648254	\$1M	\$2,500
Worker's Comp	SCIF Policy #9286758-2021		

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.

Our insurance agent is Brown-Spaulding-Maffei Insurance, P.O. Drawer 5276, Carmel, California, 93921, Telephone: 831-624-1866.