

Carmel Views Community Association

INSURANCE SUMMARY

December 2023

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	Nationwide Insurance Company of America Policy# 30-4-9487881	\$1M per occurrence \$2M aggregate	\$500
Directors & Officers Liability	Nationwide Insurance Company of America Policy# 30-4-9487881	\$1M	\$500 plus 5% of the remaining amount of loss
Workers Compensation	SCIF Policy #9286758-2021	\$100K per occurrence \$500K aggregate	

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 agents are Acrisure Insurance, Suite 117, 4010 Moorpark Avenue, San Jose, California 95117, Telephone: 408-669-4377, and Brown-Spaulding Insurance, Dolores and 7th Streets, P.O. Drawer 5276, Carmel, California 93921, Telephone: 831-624-1866.