

**Woodside Homeowners Association
INSURANCE DISCLOSURE
2008/2009**

FLOOD INSURANCE

Insurer: Fidelity national Prop & Cas
Agent: HRH Insurance
George Hullin
800 Howe Avenue #400
Sacramento CA 95825
(916) 488-1400 x35
Policy Limits: \$67,726,000
Deductible: \$5,000 per building
Policy: Individual per building
Policy Period: 9/4/2008 to 9/4/2009

EARTHQUAKE INSURANCE:

Insurer: None

GENERAL LIABILITY INSURANCE

Policy: 603167490
Insurer: Farmers Truck Exchange
C/o: HRH of Northern CA
Agent: George Hullin
800 Howe Avenue #400
Sacramento CA 95825
(916) 488-1400 x35
Limit: \$1,000,000
Deductible: None

PROPERTY INSURANCE

Limit: \$65,000,000
Extended replacement cost to:
\$81,250,000
Insurer: Farmers Ins.
Policy: 603167490
Deductible: \$10,000
Policy Period: 11/01/2008 to 11/1/2009

Umbrella Policy: 603167491

Insurer: Farmers Truck Exchange
Limit: \$5,000,000
Retention \$10,000

DIRECTORS AND OFFICERS LIABILITY

Policy: 603167490
Insurer: Farmers Insurance
C/o: HRH of Northern CA.
Agent: George Hullin
(916) 488-1400 x35
Limit: \$1,000,000
Deductible: \$10,000

*Person/entity required to pay deductible: Owner, unless determined otherwise by the Board of Directors.

This summary of the Association's policies of insurance provides only certain information, as required by subdivision (e) of Section 1365 of 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.