

**KINGSWOOD VILLAGE PROPERTY OWNERS ASSOCIATION P.O. Box 815
1001 Commonwealth Drive
Kings Beach, CA 96143**

2021 - 2022 INSURANCE DISCLOSURE

FIRE INSURANCE COVERAGE

Section 5300 of the Civil Code, requires that the association disclose to its owners certain information regarding the insurance policies carried by the association. This form meets the requirements for the code. For Certificate of insurance please contact Menath Insurance at 775-831-3132, or email rwright@menath.com or lnelson@menath.com.

Type of Insurance	Name of Company	Policy Limit	Deduction	Policy Tern
Property	Property Program company	\$65,000 (includes	\$25,000 All Perils	7/17/2021-3/1/2022
CommonArea	Starstone Specialty, Landmark	equipment breakdown		
and Buildings	American, Lloyds of London, JEM			
	Underwriting Managers LLC,			
	Everest Indemnity, Homeland			
	Insurance, Great American, General			
	Security Indemnity, QBE Specialty,			
	HDI Global Specialty, Steadfast			
	Liberal Mutual			

General and Umbrella Liability, Directors and Officers, Earthquake, Flood, Workers Comp, Fidelity/Crime, and Auto are not insured through Menath Insurance.

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 depending on your governing documents. Association members should consult with their individual insurance broker or agent for appropriate additional coverage.

GENERAL LIABILITY COVERAGE

James River Insurance Company

Effective Date: 3/31/2021 -3/31/2022 (Annual Premium = \$20,458.99)

Limits: \$1,000,000 per occurrence \$2,000,000 aggregate

Deductible: \$2,500

This policy extends coverage to individual unit Owners, but only with respect to their liability arising out of the ownership, maintenance or repair of that portion of the premises which is not reserved for their exclusive use or occupancy.

EXCESS GENERAL LIABILITY COVERAGE

James River Insurance Company

Scottsdale Indemnity Company

Effective Date: 3/31/2021 -3/31/2022 (Annual Premium = \$22,375.31)

Limit: \$10,000,000 per occurrence \$10,000,000 aggregate

Important note to Homeowners regarding this Master policy:

INDIVIDUAL UNIT OWNERS SHOULD PURCHASE A CONDOMINIUM HOMEOWNERS POLICY TO PROVIDE COVERAGE FOR THEIR UNIT FROM THE BARE WALLS IN, INCLUDING PROPERTY DAMAGE COVERAGE FOR FIXTURES, ETC. AS DESCRIBED ABOVE UNDER "PROPERTY COVERAGE." YOUR POLICY SHOULD ALSO PROVIDE COVERAGE FOR PERSONAL PROPERTY WITHIN THE UNIT, ADDITIONAL LIVING EXPENSE, LOSS OF RENTAL INCOME, AND PERSONAL LIABILITY FOR ACCIDENTS OCCURRING WITHIN YOUR UNIT AND LOSS ASSESSMENTS. WE RECOMMEND THAT YOU PROVIDE A COPY OF THIS DISCLOSURE TO YOUR PERSONAL INSURANCE AGENT TO BE SURE YOUR CONDOMINIUM HOMEOWNERS POLICY IS PROPERLY WRITTEN.

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DIRECTORS & OFFICERS LIABILITY INSURANCE

Continental Casualty Company

Effective Date: 3/31/2021 - 3/31/2022 (Annual Premium = \$4,787)

Liability Limit: \$3,000,000 Deductible: \$5,000

CRIME INSURANCE

Travelers Casualty and Surety Company of America

Effective Date: 3/31/2019 – 3/31/2022 (Annual Premium = \$1,377)

Employee Dishonesty Limit: \$1,630,000 Deductible: \$15,000

COMMERCIAL AUTO INSURANCE (pickup trucks)

Ohio Security Insurance Company

Effective Date: 3/31/2021 – 3/31/2022 (Annual Premium = \$2,784)

Liability & Uninsured Motorist Limit: \$1,000,000 Medical Payments Limit: \$5,000 Comprehensive Deductible: \$250

Collision Deductible: \$500

EQUIPMENT INSURANCE (loaders, snow blowers, etc)

The Ohio Casualty Insurance Company

Effective Date: 3/31/ 2021 - 3/31/ 2022 (Annual Premium = \$1,314)

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Schedule of Existing Equipment: Unscheduled Tools & Equipment Newly Acquired Property Limit: Deductible

WORKERS COMPENSATION INSURANCE

\$145,813 \$5,000 \$43,744 \$500

Markel Insurance Company
Effective Date: 1/01/2021 - 1/01/2022 (Annual Premium = \$15,194)
Employer's Liability Limit: \$1,000,000

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KVPOA's Insurance Broker is Edgewood Partners Insurance Center (EPIC Insurance Brokers). If you have any questions regarding insurance coverage, call John Antaki (925-852-0416), the EPIC Broker, or Cheryl Kough (925-852-0420), the EPIC Account Manager, or your Board Vice President.

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