

# GREG NORRIS INSURANCE AGENCY, INC.

INSURANCE DISCLOSURE FORM  
PROVIDENCE CONDOMINIUM ASSOCIATION  
EFFECTIVE DATE: 01/21/2008 TO 01/21/2009

- A. GENERAL LIABILITY POLICY  
1. Name of Insurer: Mid Century Insurance Company  
NOTE: THIS LIABILITY DOES NOT EXTEND TO THE INTERIORS OF THE UNITS WHETHER OWNER OR TENANT OCCUPIED  
2. Limits of Liability: \$2,000,000 per occurrence / \$4,000,000 aggregate
- B. COMMERCIAL EXCESS/UMBRELLA LIABILITY POLICY  
1. Name of Insurer: None in force  
2. Limits of Liability: \_\_\_\_\_ per occurrence/ \_\_\_\_\_ aggregate
- C. FIDELITY BOND  
1. Name of Insurer: Mid Century Insurance Company  
2. Bond Limit: \$125,000
- D. DID AN INSURANCE AGENT, as defined in Section 1621 of the Insurance Code, an insurance broker, as defined in Section 1623 of the Insurance Code or an agent of an insurance agent or insurance broker assist the Association in the development of the General and/or Commercial Excess/Umbrella Liability policy limits?  
Yes  No  
Were the recommendations of the insurance agent or insurance broker followed?  
Yes  No
- E. PROPERTY INSURANCE POLICY  
1. Name Insurer: Mid Century Insurance Company  
2. Property Insurance Limits:  
Blanket Building Limit: \$18,101,400  
Personal Property Limit: \$13,100  
3. Property Insurance Deductible: \$10,000  
NOTE: THIS PROPERTY DOES NOT EXTEND TO ANY OF THE PERSONAL PROPERTY OWNED BY THE UNIT OWNERS.  
4. Person or entity that is responsible for paying the property insurance deductible in the event of a loss: The Homeowners Association  
5. Does the property insurance coverage extend to the real property improvements to the separate interests? No, but if the CC&R's require the association to insure the unit owners' fixtures, our policy would automatically cover them.
- F. EARTHQUAKE AND FLOOD INSURANCE POLICY  
1. Name of Earthquake and Flood Insurer: None in Force  
2. Earthquake Policy Limit:  
3. Earthquake Insurance Deductible  
4. Person or entity that is responsible for paying the earthquake insurance deductible in the event of a loss: The Homeowners Association  
5. Name of Flood Insurer: None in force  
6. Flood Policy Limit:  
7. Flood Insurance Deductible:  
8. Person or entity that is responsible for paying the flood insurance deductible in the event of a loss:
- G. DIRECTORS AND OFFICERS LIABILITY POLICY  
1. Name of Insurer: Great American Insurance Company  
2. Limit of Liability: \$1,000,000  
3. Deductible: \$1,000 Percentage of Insured's loss participation %  
4. Person or entity that is responsible for paying the Directors and Officers Liability deductible and/or loss participation: The Homeowners Association

Full-Service Insurance Agency

# GREG NORRIS INSURANCE AGENCY, INC.

THIS SUMMARY OF THE ASSOCIATION'S POLICIES OF INSURANCE PROVIDES ONLY CERTAIN INFORMATION, AS REQUIRED BY SUBDIVISION (e) 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 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.

Full-Service Insurance Agency

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21 Locust Avenue • Mill Valley, CA 94941 • ☎ 415 389 8200 • Fax 415 381 4000  
Stephanie@gregnorrisins.com      California Insurance License 0701533