

Insurance Brokers
O'KANE & TEGAY

LIC. # 0534872

February 10, 2016

Wood Ranch Owners Association

Danville, CA

2016-2017 Insurance Disclosure

Property Insurance – Common Areas

Blanket Limit	\$ 848,000
Deductible	\$ 1,000

Riverport Insurance Company – Effective Date: 03/23/16 – 03/23/17

General Liability – Common Areas

Limit	\$1,000,000 per Occurrence \$3,000,000 Aggregate
Deductible	\$ n/a

Riverport Insurance Company – Effective Date: 03/23/16 – 03/23/17

Directors & Officers

Limit	\$1,000,000
Deductible	\$ 2,500

Liberty Insurance Underwriters, Inc. – Effective Date: 03/23/16 - 03/23/17

Fidelity/Crime

Employee Theft Limit	\$ 500,000
Deductible	\$ 5,000

Liberty Mutual Insurance Company – Effective Date: 03/23/16 - 03/23/17

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Umbrella Liability

Limit	\$1,000,000
Deductible	\$ n/a

Great American Alliance Insurance Company – Effective Date: 03/23/16 - 03/23/17

Worker’s Compensation

Each Accident Limit:	\$2,000,000
Disease Policy Limit:	\$2,000,000
Disease Each Employee Limit:	\$2,000,000

Republic Indemnity Company of C.A. – Effective Date: 03/23/16 - 03/23/17

Flood & Earthquake

None

This summary of the association’s policies of insurance provides only certain information, as required by subdivision (b) (9) of 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.