

ANNUAL INSURANCE DISCLOSURE**Name of Association:** Rudgear Estates Homeowners Association

In compliance with Civil Code 1365, the following is a summary of the Association's insurance coverages.

Property Coverage Policy/General Liability Policy

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| <p>1. Name of Insurer: State Farm Insurance
 Agent: Karen L. Smith
 Address: 1920 Oak Park Blvd.
 Pleasant Hill, CA 94523</p> | <p>Policy Number: 97-41-0597-1
 Telephone Number:
 925-932-4903
 Fax: 925-932-9628</p> |
| <p>2. Policy Limits of Insurance: \$ 363,300
 3. Insurance deductible: \$ 500
 4. Liability Limits: \$1,000,000
 5. Deductible: zero</p> | |

Policy Term: 10-20-2008 to 10-20-2009**Earthquake Insurance Policy:** No**Deductible:****Directors & Officers Liability Coverage Policy:** Yes

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| <p>1. Name of Insurer: State Farm Insurance
 2. Policy Limits of Insurance: 3,000,000</p> | <p>Policy Number: 97-41-0597-1
 Deductible: zero</p> |
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OTHER COVERAGE INFORMATION**Flood Insurance:** None**Fidelity Bond:** Yes

Amount: 250,000

Excess (Umbrella) Liability: Yes

Amount: 10,000,000

Workers Compensation:**State Limits****Policy Number:** 97-02-5257-3**Deductible:** 250**Policy Number:** 97-55-1445-0**Deductible:** zero**Policy Number:**

"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 brokers or agent for appropriate additional coverage."