

ANNUAL INSURANCE DISCLOSURE

The Association carries the following insurance:

1. PROPERTY INSURANCE

Name of Insurer: Granite State Insurance Company

Policy Limits: \$8,226,264 Blanket Building and/or Contents Limit of Insurance and \$2,500,000 Blanket Business Income Limit of Insurance.

Amount of Deductible: \$2,500.00

Date Policy Begins: October 1, 2016

Date Policy Ends: October 1, 2017

2. GENERAL LIABILITY

Name of Insurer: Granite State Insurance Company

Policy Limits: \$1,000,000 per Occurrence; \$2,000,000 General Aggregate

Umbrella Coverage, if applicable: \$10,000,000 Carrier: National Union Fire

Amount of Deductible (if any): NONE

Date Policy Begins: October 1, 2016

Date Policy Ends: October 1, 2017

3. EARTHQUAKE INSURANCE

Name of Insurer: NONE

Policy Limits: _____

Amount of Deductible: _____

Date Policy Begins: _____

Date Policy Ends: _____

4. FLOOD INSURANCE

Name of Insurer: NONE

Policy Limits: _____

Amount of Deductible: _____

Date Policy Begins: _____

Date Policy Ends: _____

5. FIDELITY INSURANCE

Name of Insurer: Hanover Insurance

Policy Limits: Employee Theft \$500,000; Forgery & Alteration \$500,000; Theft of Money & Securities \$15,000 inside; \$15,000 outside; Inside Premises Robbery/Safe Burglary of Money & Securities \$15,000, Computer Fraud \$500,000.

Amount of Deductible: \$2,500 for Employee Theft; \$2,500 for Forgery & Alteration, \$2,500 for Computer Fraud & \$1,000 all others.

Date Policy Begins: October 1, 2016

Date Policy Ends: October 1, 2017

OWNER INSURANCE: At their own expense, owners should carry insurance for real and personal property damage or loss for unit improvements and contents, and premises liability for bodily injury and property damage. In addition, owners should carry insurance for loss of use of their units and coverage for any loss assessments which might be levied against them in the event of an earthquake.

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."