MOUNTAIN VIEW COMMUNITY ASSOCIATION INSURANCE NOTIFICATION CIVIL CODE 5300

California Civil Code requires that associations prepare and distribute summaries to the general membership of specific insurance policies carried.

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. Association members should consult with their individual insurance broker or agent for appropriate additional coverage.

The information provided is only a summary of the identified insurance policies. The actual terms and conditions of the policies will control whether the Association has coverage for a particular claim, the limits of available insurance for the claim, and who is responsible to pay any deductible or retention.

The Association's property manager and the Association's Board members are not able to provide you with individual advice or recommendations concerning your own insurance needs. If you have questions concerning your current insurance coverage or additional coverage that may be available to you as a member of a homeowners association, please contact your insurance agent.

Insurance Summary MOUNTAIN VIEW COMMUNITY ASSOCIATION Agent: LABARRE/OKSNEE INSURANCE AGENCY

Policy Type	Limits of Liability	Deductible	Carrier	Exp. Date
D & O	\$3,000,000	0	QBE	7/26/2015
FIDELITY	\$1,000,000	2500	NOVA	7/26/2015
LIABILITY	\$3,000,000	0	QBE	7/26/2015
PROPERTY	\$560,000	2500	QBE	7/26/2015
WORKERS COMP	\$1,000,000	0	HANOVER	7/26/2015