

FARMERS INSURANCE GROUP
FOREMOST INSURANCE
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To: Kelly Ridge Estates Owners Association
From: Lori D Rodgers, Broker/Agent
Date: May 18th, 2022
Subject; Insurance Summation Term; 04/22/2022 – 04/22/2023

Farmers Insurance Truck Insurance Exchange
PUD/HOMEOWNERS ASSOCIATION PRIMARY POLICY
Coverage Parts;
Condominiums Owners Policy/Directors And Officers Liability/Employment Practices
Liability/Cyber Liability And Data Breach Expense Coverage
Named Insured; Kelly Ridge Estates Owners, Kelly Ridge Estates Owners Association

Property;
Business Personal Property \$14,500
Money And Securities – Inside Premises \$5,000
Money And Securities – Outside Premises \$5,000
Money Orders And Counterfeit Paper Currency \$1,000
Newly Acquired Or Constructed Property \$250,000
Outdoor Signs \$2,500
Outside Signs – Per Sign \$1,000
Supporting Property Coverages detailed in Policy
Property Deductible \$500

Liability;
General Aggregate \$4,000,000
Products And Completed Operations Aggregate \$2,000,000
Personal And Advertising Injury – Included
Each Occurrence \$2,000,000
Tenants Liability (Each Occurrence) \$75,000
Medical Expense (Each Person) \$5,000
Directors & Officers Liability – Per Claim \$2,000,000
Directors & Officers Liability – Aggregate \$2,000,000

Director & Officers Liability – Self Insured Retention \$1,000
Directors & Officers Liability – Discrimination – Included
Non-Owned Auto Liability - \$2,000,000

Employment Practices Insurance Coverage – Standard
Each Insured Event Limit \$1,000,000
Aggregate Limit of Liability \$1,000,000
Self-Insured Retention (Includes Cost of Defense); Any One Insured Event \$5,000

DAVIS-STIRLING ACT, Civil Code 5810(b)(9) “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.”