



INSURANCE

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SINCE 1908

May 6, 2010

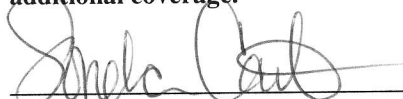
Please be advised that The Glen Of Pacific Grove Homeowners Assoc, Inc. currently complies with the Liability Insurance requirements as set forth by California Civil Code section 1365.9 for California Common Interest Developments.

The following is a brief summary of the amounts and type of insurance provided for your Association.

<u>TYPE</u>	<u>AMOUNT</u>	<u>DEDUCTIBLE</u>	<u>INSURANCE CARRIER</u>
Blanket Buildings	\$17,304,000	\$5,000	Travelers Insurance Co.
Liability	\$1,000,000 OCCURRENCE \$2,000,000 AGGREGATE	N/A	Travelers Insurance Co.
Directors & Officers Liability	\$5,000,000	\$1,000	Great American Ins. Co.
Excess / Umbrella	\$5,000,000	N/A	Travelers Insurance Co.
Employee Dishonesty	\$25,000	\$5,000	Travelers Insurance Co.

The Association carries the levels of insurance specified by Civil Code Section 1365.9, and pursuant to that section, owners may be individually liable only for their proportional share of assessment levied to pay the amount of any judgment which may be rendered in favor of a plaintiff bringing an action in tort arising solely by reason of an ownership interest in the common area which exceeds the limits of the Association's insurance.

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


Sondra Carter
Agent

5/6/10
Date

