# **Cambria Community Association**

N.N. Jaeschke, Inc. 9610 Waples Street San Diego, CA 92121-2992 Phone: (858) 550-7900 Fax: (858) 550-7929 http://www.nni.com

### INSURANCE DISCLOSURE SUMMARY

In accordance with Amended California Civil Code, Section 5300, the following is a summary of the terms, policy limits and applicable deductible for: Cambria Community Association

The agent is: Lazaro P Neto, State Farm Agent

5710 Kearny Villa Rd Ste 202 San Diego, CA 92123-1100

(858) 279-5111

Lazaro.p.neto.wgl2@statefarm.com

#### Association Insurance is as follows:

Coverage Type	<u>Limit</u>	<u>Deductible</u>	Policy Term
Property	\$51,780,000	\$10,000	10/15/2022 - 10/15/2023
General Liability	\$5,000,000	No Deductible	10/15/2022 - 10/15/2023
<b>Directors &amp; Officers</b>	\$5,000,000	No Deductible	10/15/2022 - 10/15/2023
Fidelity/Crime	\$1,400,000	\$1,000	03/02/2022 - 03/02/2023
Workers Comp	\$1,000,000	No Deductible	06/23/2022 - 06/23/2023
Earthquake	\$51,780,000	20%	10/15/2022 - 10/15/2023

Please check the Associations CC&R's. Homeowners are solely responsible for insuring any improvements or upgrades within their unit, personal belongings, contents, and personal liability.

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.

**CLAIMS & SERVICE:** Claims should be filed through your property management firm, N. N. Jaeschke, Inc.

**FOR CERTIFICATES OF INSURANCE REQUESTS:** If your Mortgage Company requires a Certificate of Insurance be issued for Fire and Hazard Insurance naming them as the Certificate holder, you must contact the insurance agent listed above or have your Mortgage Company fax their request to them.



### CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 10/14/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER				CONTACT NAME:	Lazaro P Neto		
State Farm	Lazaro P Neto			PHONE (A/C. No. Ext)	<sub>i:</sub> (858) 279-5111	FAX (A/C, No): (858)	277-8094
	5710 Kearny Villa Rd Ste 202			E-MAIL ADDRESS:	lazaro.p.neto.wgl2@statefarm.com		
				PRODUCER CUSTOMER I	D:		
	San Diego,	CA	92123-1100		INSURER(S) AFFORDING COVERAGE		NAIC#
INSURED				INSURER A:	State Farm General Insurance Comp	any	25151
	ambria Community Association			INSURER B:			
Att	tn N N Jaeschke Inc 9610 Waples St			INSURER C:			
				INSURER D :			
_				INSURER E :			
Sa	ın Diego,	CA	92121-2955	INSURER F:			

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required) REFER TO ACORD 101.

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

R R		TYPE OF IN	SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)		COVERED PROPERTY	LIMITS
	$\times$	PROPERTY						BUILDING	\$
	CAU	ISES OF LOSS	DEDUCTIBLES					PERSONAL PROPERTY	\$
		BASIC	BUILDING \$10,000					BUSINESS INCOME	\$ SEE ACORD 101
		BROAD	CONTENTS	_				EXTRA EXPENSE	\$ SEE ACORD 101
	X	SPECIAL						RENTAL VALUE	\$ SEE ACORD 101
	X	EARTHQUAKE	20%	90-85-0283-7	10/15/2022	10/15/2023	X	BLANKET BUILDING	\$ \$51,780,000
ľ		WIND		90-65-0265-7	10/15/2022	10/15/2023		BLANKET PERS PROP	\$
		FLOOD						BLANKET BLDG & PP	\$
									\$
									\$
		INLAND MARINE	=	TYPE OF POLICY					\$
	CAU	SES OF LOSS							\$
		NAMED PERILS		POLICY NUMBER					\$
									\$
	Х	CRIME					х	Bond Amount	\$ 1,400,000
	TYP	E OF POLICY		00.00.0044.7	02/02/2022	02/02/2022			\$
		FIDELITY	BOND	90-60-6644-7	03/02/2022	03/02/2023			\$
T		BOILER & MACH							\$
		EQUIPMENT BR	EARDOWN						\$
		•							\$
									\$

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
REFER TO ACORD 101.

CERTIFICATE HOLDER		CANCELLATION
CAMBRIA COMMUNITY ASSOCIATION ATTN N N JAESCHKE INC		SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
9610 Waples St		AUTHORIZED REPRESENTATIVE
San Diego,	CA 92121-2955	IF SIGNATURE IS REQUIRED, PLEASE CONTACT AGENT.

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AGENCY CUSTOMER ID:	
LOC #:	



## ADDITIONAL REMARKS SCHEDULE

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AGENCY		NAMED INSURED	
Lazaro P Neto		Cambria Community A	ssociation
POLICY NUMBER			
90-85-0283-7			
CARRIER	NAIC CODE		
State Farm General Insurance Company	25151	EFFECTIVE DATE:	10/15/2022

#### **ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS	FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 24	FORM TITLE: Certificate of Property Insurance

#### **Unit Owner:**

CAMBRIA COMMUNITY ASSOCIATION ATTN N N JAESCHKE INC - 9610 Waples St - San Diego, - CA - 92121-2955 - Unit Loan Number:n/a - Number Of Units: 0235

**Association Type:** Residential Community Association Policy

### Forms, Options and Endorsements:

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Dir & Officers \$5,000,000	CMP-4814	Businessowners Coverage Form	CMP-4101	
Extra Replacement Cost	CMP-4828	Addl Property Not Covered	CMP-4701	
Terrorism Insurance Cov Notice	FE-6999.3	Building Ordinance Or Law Cov	CMP-4864	
Residential Community Assoc	CMP-4696	Earthquake Volcanic Eruption	CMP-4719.1	
Money and Securities	CMP-4508	Emp Dishonesty \$25,000	CMP-4710	
Form 438bfu Ns Lndr Loss Pay	FE-1313	Loss of Income & Extra Expense	CMP-4705.2	
Amendatory Endorsement	CMP-4261	Amendatory Endorsement-Ca	CMP-4260.1	

Forms, Options and Endorsements:

# Coverages: Companion Policies:

•		•	
Business Liability	\$5,000,000	90EKT3527	Workers Compensation
Medical Payments	\$5,000		
Products-Completed Operations	\$10,000,000		
General Aggregate	\$10,000,000		

#### Coverage

Unless otherwise endorsed, this policy provides replacement cost coverage on described property and common areas detailed within the Association bylaws including the following types of property within a unit, regardless of ownership:

- 1. Fixtures, improvements and alterations that are a part of the building or structure; and
- 2. Appliances such as those used for refrigerating, ventilating, cooking, dishwashing, laundering, security or housekeeping.

Replacement cost coverage is subject to the terms and conditions of the policy and any endorsements.

Coverage under this policy may have been modified to provide actual cash value coverage rather than replacement cost coverage, or to remove specified property from coverage, if any endorsement containing in its title "ACV" or "Actual Cash Value," or "Additional Property Not Covered" is identified on this Certificate of Insurance.

Endorsements: FE-3650, FE-3653, FE-3658, and FE-3659 (Actual Cash Value) - These endorsements describe what the term "actual cash value" means where used in the policy. *However, these endorsements do not change any replacement cost coverage provided by the policy.* 

This policy provides coverage on a standalone/individual condominium association.

#### **Commercial General Liability**

State Farm refers to this coverage as Business Liability Coverage. Coverage amount shown is Per Occurrence.

### Loss of Rents, Loss of Income and Extra Expense

If this coverage is shown, limits are "Actual Loss Sustained". Contact the agent to confirm the number of day's coverage.