

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.nnj.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:

<u>Coverage Type</u>	<u>Limit</u>	<u>Deductible</u>	<u>Policy Term</u>
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
Directors & Officers	\$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.



ADDITIONAL REMARKS SCHEDULE

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

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:

CMP-4101	Businessowners Coverage Form
CMP-4701	Addl Property Not Covered
CMP-4864	Building Ordinance Or Law Cov
CMP-4719.1	Earthquake Volcanic Eruption
CMP-4710	Emp Dishonesty \$25,000
CMP-4705.2	Loss of Income & Extra Expense
CMP-4260.1	Amendatory Endorsement-Ca

Forms, Options and Endorsements:

CMP-4814	Dir & Officers \$5,000,000
CMP-4828	Extra Replacement Cost
FE-6999.3	Terrorism Insurance Cov Notice
CMP-4696	Residential Community Assoc
CMP-4508	Money and Securities
FE-1313	Form 438bfu Ns Lndr Loss Pay
CMP-4261	Amendatory Endorsement

Coverages:

Business Liability	\$5,000,000
Medical Payments	\$5,000
Products-Completed Operations	\$10,000,000
General Aggregate	\$10,000,000

Companion Policies:

90EKT3527 Workers Compensation

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.