

**ACORD™ CERTIFICATE OF LIABILITY INSURANCE** DATE (MM/DD/YYYY)  
02/28/2020

PRODUCER **Coast Hwy Ins Svcs**  
**BRAD NEEDHAM, CPCU, CIC, AU, ARM, AAI, AIC, AINS**  
**PO BOX 100**  
**CARLSBAD CA 92018-0100**  
**(760) 967-5900**

INSURED  
**AVALON AT EAGLES CROSSING HOA**  
**C/O MILLS MANAGEMENT SERVICES INC**  
**1645 S RANCHO SANTA FE RD #208**  
**SAN MARCOS CA 92078**

**THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.**

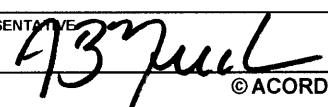
INSURERS AFFORDING COVERAGE	NAIC #
INSURER A: FARMERS INS GROUP OF COMPANIE	
INSURER B:	
INSURER C:	
INSURER D:	
INSURER E:	

**COVERAGES**

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. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR ADD'L LTR INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
A	<input checked="" type="checkbox"/> GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	60508-83-80	03/31/20	03/31/21	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 1,000,000
A	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	60508-83-80	03/31/20	03/31/21	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000  BODILY INJURY (Per person) \$  BODILY INJURY (Per accident) \$  PROPERTY DAMAGE (Per accident) \$
	<b>GARAGE LIABILITY</b> <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$  OTHER THAN AUTO ONLY: EA ACC \$ AGG \$
A	<b>EXCESS/UMBRELLA LIABILITY</b> <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE  <input type="checkbox"/> DEDUCTIBLE RETENTION \$	60627-23-43	03/31/20	03/31/21	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000  \$ \$ \$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below				<input type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	OTHER <b>DIRECTORS &amp; OFFICERS</b>	60508-83-80	03/31/20	03/31/21	\$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS  
 Insurer A: Bldg Limit: \$60,672,500, Guaranteed Repl Cost, Spec Form, \$10,000 Ded, Bare-walls, Sev/Sep of Insured, Bldg Code/Law  
 Insurer A: Fidelity Bond: \$1,500,000  
 PROPERTY MANAGER IS LISTED AS AN ADDITIONAL INSURED ON GEN. LIAB., D&O, AND FIDELITY BOND  
 300 HOMES

CERTIFICATE HOLDER	CANCELLATION
LISTED AS AN ADDITIONAL INSURED:  <b>MILLS MANAGEMENT SERVICES INC</b> <b>1645 S RANCHO SANTA FE RD #208</b> <b>SAN MARCOS CA 92078</b>	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL <u>10</u> DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE: 

## Avalon at Eagles Crossing HOA

### INSURANCE SUMMARY DISCLOSURE

Pursuant to Section 5300 of the California Civil Code, the Association is providing you with the following information regarding its insurance policies. Pursuant to Civil Code Section 5300, this summary is being distributed not less than 30 days nor more than 90 days preceding the beginning of the Association's fiscal year. **Directors and Officers Insurance:** The Association carries Directors and Officers insurance in compliance with California Civil Code Section 5800.

#### I. GENERAL LIABILITY INSURANCE

- A. Name of Insurer: Farmers Insurance Group
- B. Policy limits: \$1,000,000 each occurrence and \$2,000,000 aggregate
- C. Amount of deductible (if any): None
- D. Umbrella Coverage if applicable: \$5,000,000
- E. Policy dates: 03/31/20 - 03/31/21

#### II. PROPERTY INSURANCE

- A. Name of Insurer: Farmers Insurance Group
- B. Policy limits: \$60,672,5000 - **Guaranteed Replacement Cost**
- C. Amount of deductible: \$10,000
- D. Policy dates: 03/31/20 – 03/31/21

#### III. EARTHQUAKE INSURANCE

- A. Name of Insurer: N/A
- B. Policy limits: N/A
- C. Amount of deductible: N/A
- D. Policy dates: N/A

#### IV. FLOOD INSURANCE

- A. Name of Insurer: N/A
- B. Policy limits: N/A
- C. Amount of deductible: N/A
- D. Policy dates: N/A

#### V. FIDELITY BOND

- A. Name of Insurer: Farmers Insurance Group
- B. Policy limits: \$1,500,000
- C. Policy dates: 03/31/20 – 03/31/21

**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 the 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 Association will notify you as soon as reasonably practical if any of these policies are canceled and not immediately replaced. If a policy is renewed or a policy is issued to replace a policy and there is no lapse in coverage, the Association will notify you in its next available mailing to members.

02/28/20