

Annual Insurance Disclosure 2024-25

In accordance with the requirements set forth under California Civil Code 5300 (b)(9), associations must provide the following insurance summary annually. This disclosure will list the insurance your association carries through our agency.

Folsom Lake Estates Homeowners Association

Effective: April 19, 2024 to 2025

- **Property Insurance Coverage**

Insurer: Philadelphia Indemnity Insurance Company
Policy Limits: \$152,081. / Deductible: \$500.

- **General Liability Insurance Coverage**

Insurer: Philadelphia Indemnity Insurance Company
Policy Limits: \$1,000,000. Occurrence / Aggregate: \$2,000,000.

- **Crime/Employee Dishonesty/Fidelity Bond Coverage**

Insurer: Philadelphia Indemnity Insurance Company
Policy Limits: \$150,000. / Deductible: \$2,500.

- **Directors and Officers Coverage:** \$1,000,000. / Deductible: \$2,500.
- **Excess Liability/Umbrella Coverage:** \$5,000,000. / SIR: \$10,000.
- **Workers Compensation Coverage:** N/A
- **Flood Insurance Coverage:** Clubhouse: N/A Residential: N/A
- **Earthquake/DIC Insurance Coverage:** N/A



LABARRE/OKSNEE
INSURANCE



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.

Phone: (916) 791-1901 | (832) 680-4719 | (800) 281-7873 Fax: (916) 797-3388 www.hoains.com

LaBarre/Oksnee Insurance Lic# 0C84283 | Russo Insurance Lic# AZ: 156230 CA: 0672254 CO: 160637 NC: 2725401 NV: 870947 UT: 441144