Sea Point Townhomes Homeowners Association

9610 Waples Street (858) 550-7900 San Diego, CA 92121-2992 (800) 448-7601 WWW.NNJ.COM Fax (858) 550-7929

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: Sea Point Townhomes Homeowners Association The agent is: Farmers Insurance/Pierre Tardif (858)485-9817. The policy term for all policies is: 09/17/2017-09/17/2018

Association Insurance is as follows:

Туре	Limit	Deductible
Property	\$80,000,000	\$25,000
General Liability	\$1,000,000	\$none
Directors & Officers Liability	\$1,000,000	\$none
Fidelity Bond	\$1,900,000	\$25,000
Umbrella	\$4,000,000	\$none

The Association does not carry Earthquake insurance. 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. at 858-550-7900.

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.