

Insurance Summary For:**PGA West Residential Assn, Inc.**

MASTER POLICY	
Insurance Carrier	PHILADELPHIA INSURANCE
Policy Number	PHPK777537
Renewal Date	10/01/11 - 10/01/12
Limit of Liability	\$1,000,000
Property Coverage	\$312,854,014 (Water Damage Exclusion/Upgrade Exclusion)
Deductible	\$5,000 HOA / \$10,000 UNIT OWNER
Agent's Name/Phone	LABARRE/OKSNEE INS. 800-346-1077
DIRECTORS & OFFICERS	
Insurance Carrier	LIBERTY MUTUAL INSURANCE
Policy Number	CAP000226-0408
Renewal Date	10/01/11 - 10/01/12
Limit of Liability	\$1,000,000
Agent's Name/Phone	LABARRE/OKSNEE INS. 800-346-1077
FIDELITY BOND	
Insurance Carrier	GREAT AMERICAN INSURANCE
Policy Number	554-38-21-9505-01
Renewal Date	10/01/11 - 10/01/12
Limit of Liability	\$4,000,000
Agent's Name/Phone	LABARRE/OKSNEE INS. 800-346-1077
COMMERCIAL UMBRELLA	
Insurance Carrier	GREENWICH INSURANCE
Policy Number	US00017659LI11A
Renewal Date	10/01/11 - 10/01/12
Limit of Liability	\$25,000,000
Agent's Name/Phone	LABARRE/OKSNEE INS. 800-346-1077
WORKERS COMPENSATION	
Insurance Carrier	SEQUOIA INSURANCE
Policy Number	SWP211585-1
Renewal Date	10/01/11 - 10/01/12
Limit of Liability	\$1,000,000
Agent's Name/Phone	LABARRE/OKSNEE INS. 800-346-1077
EARTHQUAKE	
Insurance Carrier	INSURANCE COMPANY OF THE WEST
Policy Number	XHO216203105
Renewal Date	10/01/11 - 10/01/12
Limit of Liability	\$15,000,000
Deductible	15% PER UNIT OF INSURANCE
Agent's Name/Phone	LABARRE/OKSNEE INS. 800-346-1077
PEST CONTROL	
Insurance Carrier	WESTERN WORLD INS. CO.
Policy Number	NPP8008196
Renewal Date	06/01/11 - 06/01/12
Limit of Liability	\$1,000,000
Agent's Name/Phone	LABARRE/OKSNEE INS. 800-346-1077

Insurance Summary For:

PGA West Residential Assn, Inc.

CYBER LIABILITY	
Insurance Carrier	LLOYDS OF LONDON
Policy Number	453747
Renewal Date	08/09/11 - 08/09/12
Limit of Liability	\$1,000,000
Agent's Name/Phone	LABARRE/OKSNEE INS. 800-346-1077

**PGA WEST RESIDENTIAL ASSOCIATION, INC
INSURANCE SUMMARY DISCLOSURE**

Pursuant to Section 1365(f)(1) of the California Civil Code, the Association is providing you with the following information regarding its insurance policies. Pursuant to Civil Code Section 1365(f)(1), this summary is being distributed not less than 30 days nor more than 90 days preceding the beginning of the Association's fiscal year.

I. GENERAL LIABILITY INSURANCE

- A. Name of insurer: Philadelphia Insurance
- 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: Greenwich \$25,000,000
- E. Policy dates: 10/1/11 - 10/1/12

II. PROPERTY INSURANCE

- A. Name of insurer: Philadelphia Insurance
- B. Policy limits: \$312,854,014 (Water Damage/Upgrade Exclusion)
- C. Amount of deductible: \$5,000 HOA / \$10,000 Unit Owner
- D. Policy dates: 10/1/11 - 10/1/12

III. EARTHQUAKE INSURANCE

- A. Name of insurer: ICW Insurance
- B. Policy limits: \$15,000,000
- C. Amount of deductible: 15% Per Unit of Insurance
- D. Policy dates: 10/1/11 - 10/1/12

IV. FLOOD INSURANCE

- A. Name of insurer: ICW Insurance
- B. Policy limits: \$15,000,000
- C. Amount of deductible: 15% Per Unit of Insurance
- D. Policy dates: 10/1/11 - 10/1/12

V. FIDELITY BOND

- A. Name of insurer: Great American Insurance
- B. Policy limits: \$4,000,000
- C. Policy dates: 10/1/11 - 10/1/12

This summary of the Association's policies of insurance provides only certain information, as required by subdivision (f) (1) of Section 1365 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.

10/25/11



CERTIFICATE OF LIABILITY INSURANCE

OP ID: EH

DATE (MM/DD/YYYY)
11/15/11

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.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER LaBarre/Oksnee Insurance PD 30 Enterprise #180 Aliso Viejo, CA 92656 Carol A. Fulton	760-346-7251	CONTACT NAME:	
	760-346-4269	PHONE (A/C, No, Ext):	FAX (A/C, No):
		E-MAIL ADDRESS:	
		PRODUCER CUSTOMER ID #:	PGAWE-1
		INSURER(S) AFFORDING COVERAGE	NAIC #
INSURED PGA West Residential Assn, Inc c/o Board of Directors 54-320 Southern Hills La Quinta, CA 92253	INSURER A : Philadelphia Indemnity Ins. Co		
	INSURER B : Liberty Mutual Insurance		
	INSURER C : Greenwich Insurance Company		
	INSURER D : Great American Group		
	INSURER E : Sequoia Insurance Company		
	INSURER F : Western World Insurance Co.		

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

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.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY			PHPK777537	10/01/11	10/01/12	EACH OCCURRENCE \$ 1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						MED EXP (Any one person) \$ 5,000
	<input checked="" type="checkbox"/> D&O \$1,000,000						PERSONAL & ADV INJURY \$ 1,000,000
B	Pesticide Liab			CAP000226-0408	10/01/11	10/01/12	GENERAL AGGREGATE \$ 2,000,000
							PRODUCTS - COMPI/OP AGG \$ 2,000,000
F	GEN'L AGGREGATE LIMIT APPLIES PER:			NPP8008196	06/01/11	06/01/12	
	<input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC						
A	AUTOMOBILE LIABILITY			PHPK777537	10/01/11	10/01/12	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
	<input checked="" type="checkbox"/> ANY AUTO						BODILY INJURY (Per person) \$
	<input checked="" type="checkbox"/> ALL OWNED AUTOS						BODILY INJURY (Per accident) \$
	<input checked="" type="checkbox"/> SCHEDULED AUTOS						PROPERTY DAMAGE (Per accident) \$
A	<input checked="" type="checkbox"/> HIRED AUTOS			PHPK777537	10/01/11	10/01/12	\$
A	<input checked="" type="checkbox"/> NON-OWNED AUTOS			PHPK777537	10/01/11	10/01/12	\$
C	UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR			US00017659L11A	10/01/11	10/01/12	EACH OCCURRENCE \$ 25,000,000
	EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE						AGGREGATE \$ 25,000,000
	DEDUCTIBLE <input checked="" type="checkbox"/> RETENTION \$ 10,000						\$
E	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			SWP211585-1	10/01/11	10/01/12	<input checked="" type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTHER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	Y/N <input type="checkbox"/>	N/A				E.L. EACH ACCIDENT \$ 1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE \$ 1,000,000
							E.L. DISEASE - POLICY LIMIT \$ 1,000,000
D	Fidelity Bond #1-4			554-38-21-9505-01	10/01/11	10/01/12	Crime 4,000,000
A	Property (R/C)			PHPK777537	10/01/11	10/01/12	*** 312,854,014

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Earthquake w/ ICW \$15,000,000 limit, 15% ded effective 10/01/11-12 **Package has Water Damage Exclusion & Excludes ALL Upgrades** **Split \$5,000 HOA Ded/\$10,000 Unit Owner Ded** **\$5,000,000 B&M with CNA effective 10/1/11** Incl.interior walls-in coverage;125% Extended Replacement Cost; 1,354 units. \$1,000,000 Cyber Liability effective 8/9/11-8/9/12

CERTIFICATE HOLDER

CANCELLATION

PGA West Residential Assn, Inc c/o Board of Directors 54-320 Southern Hills La Quinta, CA 92253-5665	PGAWEST SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE Carol A. Fulton

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EARTHQUAKE COVERAGE FOR CONDO OWNERS & LOSS ASSESSMENT COVERAGE FOR EARTHQUAKE

Q. Why do I need earthquake insurance?

A. Whether the association carries earthquake insurance for the buildings or not, **the individual condo owner has a risk of their own.** In the event of a major earthquake their association (with or without earthquake insurance) may be forced to “special assess” each owner to help cover earthquake insurance deductibles or to pay for the repairs if there is no earthquake coverage.

In some cases this could be a substantial amount of money. To protect condo owners, there is a special program in California called the **California Earthquake Authority (CEA)**. The following providers offer the CEA plan that includes **earthquake loss assessment**: Farmers, State Farm, Allstate, AAA, CSAA, California Fair Plan, Homesite Ins. of CA, Interinsurance Exchange of the Auto Club, Liberty Mutual, Merastar, Mercury, Prudential, USAA and Workmen’s Auto Insurance. **However, you must have a unit owner’s policy in place to purchase the CEA coverage.**

The CEA insurance provides some basic earthquake coverage to the individual owner of a condominium. The CEA offers base and supplemental insurance that will pay for:

- Damage to personal property (contents) from \$5,000 to \$100,000.
- Upgrade to current building codes is \$10,000.
- Emergency living expenses (loss of use) \$1,500. to \$15,000.
- Building damage to the interior of the condo is \$25,000.
- Pay for assessments levied against you by your condominium association to pay for earthquake damage – You may purchase up to \$75,000

The “earthquake loss assessment” policy has a 15% deductible. The other supplements have different deductibles. If you selected the loss assessment coverage of \$50,000., and you were assessed by your association the amount of \$50,000., your deductible would be \$7500. **You may purchase loss assessment coverage from CEA, even if your association does not carry Earthquake Coverage.**

The cost of the CEA policy is relatively inexpensive depending on the level of coverage you take. Wouldn’t you agree that \$7500. out of pocket is much easier to handle than the potential of a \$50,000. special assessment?

The “earthquake loss assessment” will only cover a special assessment established to replace the living units, it will not cover the common areas, pools, patios, fences, landscaping, etc. Protect yourself today, call your insurance agent and ask them to include **“earthquake loss assessment”** insurance to your personal package. You can also obtain more information on the California Earthquake Authority by going to their web site. It also has some great earthquake preparedness information. **www.earthquakeauthority.com**

Note: You may also go to GeoVera.com for information on their individual earthquake coverages if you do not have a policy with the CEA carriers.

Compliments of LaBarre / Oksnee Insurance Agency, Inc.