

Summary of Insurance

Per Civil Code section 5300 #9. 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 do not cover your property, including personal property or, real property improvements to or around our dwelling or personal injuries or other losses that occur within or around your dwellings.

Amador Pines Landowners Association maintains insurance policies through State Farm Insurance as required by law, including the following:

Automobile Coverage - \$500,000/\$500,000/\$100,000 with a zero deductible

Property Coverage - \$244,000 – building \$206,400 – property \$1,000,000 – liability / \$2,000,000 general aggregate, deductible \$1,000 per occurrence

Directors and Liability for Board Member - \$3,000,000 with a zero deductible

Liability Umbrella Coverage – \$2,000,000 with zero deductible