

**OAK SHORES COMMUNITY ASSOCIATION**  
**09-10 INSURANCE SUMMARY FOR MEMBERS**

<b>INSURANCE</b>	<b>CARRIER</b>	<b>LIMITS</b>	<b>DEDUCTIBLE Per Claim</b>	<b>EXPIRATION</b>
General Hazard (Buildings & Contents)	ResortGuaurd/ New Hampshire	\$1,809,000	\$1,000	6/26/10
General Liability including Marina & Owned Watercraft	“ “	\$1,000,000	none	“
Automobile a) Liability b) Phys Dmg	“ “	a)\$1,000,000 b)Actual Vlu.	a) none b) \$1,000	“
Owned Watercraft Physical Damage	“ “	Current Value	\$1,000	“
Docks, Slips	“ “	\$260,000	\$1,000	“
Directors & Officers Liab.	Travelers	\$1,000,000	\$25,000	1/1/10
Excess Liability over General, Auto, & D&O	Chubb Federal	\$15,000,000	none	6/26/10
Volunteers Accident Pol.	Markel	\$25,000	\$250	1/1/10
Employee Dishonesty	CNA	\$25,000	\$250	8/27/09
Worker's Compensation	Employers	Statutory	none	4/1/10

Earthquake & Flood Insurance: not purchased.

**NOTE:**

"This summary of the association's policies of insurance provides only certain information, as required by subdivision (f) 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 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."