

Master Policy: Our firm currently handles the Master Property Policy for your Association covering all of the "Real Property" subject to a \$25,000 deductible. Real property means the buildings. Finished surfaces may or may not be covered. Your CC&R's govern what coverage you have for finished surfaces. Finished surfaces are: wall-to-wall carpets, built-in cabinets, appliances, wallpaper, paint, etc.

A deductible is the portion of the loss you may be required to pay. An example of where the deductible may be yours to pay is: If your ice maker leaks and causes a loss that is below the deductible on the policy, you may be responsible for the entire loss. If a loss occurs in your unit due to something which you are responsible to maintain, then the deductible may be your responsibility.

Personal Insurance: Because your personal property and liability are NOT covered under the Association Master Policy, we recommend that every condo owner purchase their own Condo Owners/ H06 insurance policy. This policy is designed to cover

- * Personal Property (your clothing, furniture, TV, etc)
 - * Personal Liability
 - * Additional Living Expense (if you unit becomes uninhabitable due to an insured loss)
- We also recommend including several other coverages such as:
- * Condo Building Coverage to cover upgraded carpeting, wooden flooring, window coverings, built-in cabinets or bookcases, finished surfaces, wall or ceilings. This coverage is important to consider as you may be responsible for interior losses or damages. The deductible is usually much lower than the deductible on the Association Master Policy. This may be required by your lender.
 - * Loss Assessment- covers your share of assessments that may be charged against you by the Association for property or liability losses
 - * Earthquake Loss Assessment- covers your share of assessments charged against you by the Association for earthquake damages.

The Club Series South of Sea Cliff

- * Loss Assessment covering your share of assessments charged against you by the Association for property or liability losses.
- * Earthquake loss assessment covering your share of assessments charged against you by the Association for earthquake damages.

Important Lender Information: As we do not always have your current lender information, we may not be able to mail a proper certificate of insurance directly to your lender. Many of you have already received correspondence from your lender asking for insurance information, and threatening you to force place the insurance and bill you. In order to take care of your lender's requirements in the most efficient and expedient way, please do the following:

- * Send us the letter from your lender, writing the name of your association at the top of the letter,
- * Please contact EOI DIRECT at (877) 456-3643 or you can fax the letter to us at 949-240-7514.

This is important because the lenders will not accept an incomplete document from us without all of the proper coding. We thank you for your help in this matter.

Earthquake Information

In addition, your association has a blanket earthquake policy with a deductible of 20% of the value of each building at the time of loss.

How To Contact Us

If you have any questions regarding this coverage, you or your personal insurance agent are invited to call us. We do hope to be of service to you this coming year and assist you in any way we can...especially in coordinating our insurance with any of your personal insurance needs.

Armstrong/Robitaille/Riegle Business & Insurance Solutions
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 San Juan Capistrano, California 92675
 License # 0795135

STAFF DIRECTORY

Corporate Office.....PH # 949-487-6131
 FX # 949-487-6151

Association Insurance Information

Carol Meldrum.....Ext. 207
 Debbie Martin.....Ext. 217
 Glenn Robinson.....Ext. 212
 Hector Guerrero.....Ext. 219
 Joanne House.....Ext. 211
 Matthew McMullen.....Ext. 215

Claims Department-Greg BowserExt. 202

New Business-Jon Crain.....Ext. 226

Insurance Verification.....949-240-7130