



Ignacio Creek Homeowners Association

300 Indian Way, Ignacio, CA 94949 (415) 883-7641

Insurance Disclosure Pursuant to California Civil Code, Section 5300

Ignacio Creek HOA has purchased its' Master Insurance Policies from the Insurance Companies referenced below. The Agent(s) are Rachel Adams with George Petersen Insurance Agency, 175 W. College Avenue, Santa Rosa, CA 95401, telephone 707-525-4186, email radams@gpins.com & Mitch White with Mitch White Farmers Insurance Agency, 1129 Industrial Drive, Petaluma, CA 94952, telephone 707-778-7650, email mitch@mitchwhiteagency.com. The Insurance policy coverages have been summarized as follows:

Commercial General Liability - Effective 1/1/2024 - 1/1/2025

- Name of Insurer: Farmers Insurance Exchange
- Policy Number: 60718-28-38
- Limits of Liability: \$2,000,000 Per Occurrence / \$4,000,000 Annual Aggregate / \$0 Deductible

Property - Effective 1/1/2024 - 1/1/2025

- Name of Insurer: Farmers Insurance Exchange
- Policy Number: 60718-28-38
- Blanket Building Limit: \$42,547,463/ Deductible: \$25,000 Per Occurrence

Commercial Umbrella Liability - Effective 1/1/2024 - 1/1/2025

- Name of Insurer: Federal Insurance Company
- Policy Number: G74491583 - G7386141A
- Limits of Liability: \$5,000,000 / Deductible: \$0

Directors & Officers Liability - Effective 1/1/2024 - 1/1/2025

- Name of Insurer: Farmers Insurance Exchange
- Policy Number: 60718-28-38
- Limits of Liability: \$1,000,000 Annual Aggregate / Deductible: \$0

Employee Dishonesty - Effective 1/1/2024 - 1/1/2025

- Name of Insurer: Farmers Insurance Exchange
- Policy Number: 60718-28-38
- Limit: \$500,000/ Deductible: \$500

Earthquake - Effective: 1/7/2024 - 1/7/2025

- Name of Insurer: QBE Specialty
- Policy Number: SSE86797-04
- Limit: \$27,720,400 / Deductible: 20%/Unit \$25,000 Minimum/Occurrence

Worker's Compensation - Effective: 2/21/2024 - 2/21/2025

- Name of Insurer: PMA Insurance
- Policy Number: 202401-08-58-28-2Y
- Limit: \$1,000,000/ \$0 Deductible

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.