

**RESOLUTION: #98-03**  
**DATE: MARCH 11, 1998**

**BRITTANY LANDING THE HARBOR  
HOMEOWNERS' ASSOCIATION**

**EARTHQUAKE INSURANCE CLAIM  
ADMINISTRATION POLICY**

Pursuant to the powers conferred upon it in the Declaration of Covenants, Conditions & Restrictions for the Brittany Landing the Harbor Homeowners Association; the Board of Directors hereby adopts the following policy regarding losses:

The Association maintains earthquake coverage for individual dwellings and common areas. This insurance policy is subject to a deductible amount of 20% per building.

The individual owner is responsible for the deductible for any loss or damage to their building. As the Association is responsible for insuring that a dwelling is resumed to its original condition after any catastrophe, the Board has adopted the following policy regarding the earthquake loss deductible:

1. In the event that dwellings are damaged due to an earthquake, all owners will participate equally in any assessment needed to cover the deductible portion of the loss. This will be true even if there is no damage to an individual's dwelling.

The Board suggests that all owners look into separate earthquake coverage to cover their portion of the deductible, which they will be assessed after the earthquake. This coverage is called "Loss Assessment" coverage.

At this time, this coverage can be purchased through your insurance carrier who writes your inside contents coverage. Most carriers are now only offering the CEA - California Earthquake Authority, for any earthquake coverage.

Please contact your insurance agent, or the Association's agent, Karen Smith, (925-932-4903) for additional details.

Approved by the Brittany Landing Board of Directors  
March 11, 1998