

State Farm Insurance Company
ANNUAL INSURANCE DISCLOSURE

Name of Association: Cantamar Homeowners Association

Policy Number: 97QM91488G

Effective Date: 03/08/01

Expiration Date: 03/08/02

In compliance with civil code 1365, the following is a seminary of the association's insurance coverages.

Property Coverage Policy/General Liability Policy

1. Name insurer: State Farm Insurance
Agent: Mike Wilson
Address: 885 Island Dr Ste 201
Alameda CA 94502
Telephone: 510-522-6000
Fax: 510-522-716]

2. Policy Limits of Insurance: \$ 178,000

3. Insurance Deductible: \$1,000

4. Liability Limits: \$2,000,000

5. Deductible: \$0

Earthquake Insurance Policy: No Deductible:

Directors & Officers Liability Coverage Policy

1. Name of insurer: State Farm Insurance **Policy Number:** 97QM91488g
2. Policy Limits of Insurance: \$2,000,000 **Deductible:** \$0

OTHER COVERAGE INFORMATION

Flood Insurance: None	Policy Number: None
Amount: \$0	Deductible: \$0
Fidelity Bond: Yes	Policy Number: 97QM91488G
Amount: \$100,000	Deductible: \$0
Excess (Umbrella) Liability: \$0	Policy Number: None
Amount: \$0	Deductible: \$0

"This summary of the association's policies of Insurance provides any certain information, as required be sub division (e) of section 1365 of the Civil Code, and should not be considered a substitute for the company policy terms and conditions contained in the actual policies of insurance. Any association member may, upon request and provision of reasonable duplication charges, obtain copies of these 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 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 brokers or agents for appropriate additional coverage."