

*Insurance Brokers*  
**O'KANE & TEGAY**

LIC. # 0534872

**March 17, 2008**

**Freeport Homeowners Association**  
Alameda, CA

2008-2009 Insurance Disclosure

Property Insurance – Common Areas

Limit	\$ 158,635
Deductible	\$ 1,000

Granite State Insurance Company – Effective Date 03/15/08-03/15/09

General Liability – Common Areas

Limit	\$1,000,000 per Occurrence \$2,000,000 Aggregate
Deductible	\$ n/a

Granite State Insurance Company – Effective Date 03/15/08-03/15/09

Directors & Officers

Limit	\$1,000,000
Deductible	\$ 1,000

Great American Insurance Company – Effective Date 03/15/08-03/15/09

Fidelity Bond

Limit	\$ 50,000
Deductible	\$ 500

Granite State Insurance Company – Effective Date 03/15/08-03/15/09

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Umbrella Liability

Limit	\$1,000,000
Deductible	\$ n/a

Great American Insurance Company – Effective Date 03/15/08-03/15/09

Worker's Compensation

Limit	\$1,000,000
Deductible	\$ n/a

Republic Indemnity Company of California - Effective Date 03/15/08-03/15/09

Flood & Earthquake

None

This summary of the association's policies of insurance provides only certain information, as required by subdivision (e) 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 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 of a portion of any deductible that applies. Association members should consult with their individual insurance broker or agent for appropriate additional coverage.