

RAY VERMEULEN

Auto-Life-Health-Home and Business – License #0540454

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VILLAGE PARK COMMUNITY ASSOCIATION HOMEOWNER

Enclosed are your 2019-2020 certificates of insurance covering your property in Village Park Community Association. **PLEASE SEND ONE COPY TO YOUR LENDER WITH YOUR LOAN PAYMENT AFTER FILLING IN THEIR NAME, ADDRESS, AND LOAN NUMBER AT THE BOTTOM AND KEEP THE SECOND COPY FOR YOU RECORDS.**

Here are the most important coverages and exclusions:

COVERED UNDER THE MASTER POLICY:

1. The coverage for your home and all association structures is \$ 163,190,400 **replacement cost** on covered losses with a **\$10000 deductible**.
2. **Earthquake coverage** applies with a deductible of **20%** of the stated amount of insurance for structure replacement cost.
3. **Building code upgrade** coverage is 10% of structure replacement cost.

NOT COVERED UNDER THE MASTER POLICY:

1. Your **personal liability**, including liability for property damage or bodily injury occurring on your lot or in your home, is **NOT** covered.
2. Your **personal property** and home furnishings are **NOT** covered.
3. **Floor coverings** (carpet, tile, wood) and wall coverings (wallpaper, paneling) are **NOT** covered.
4. Interior damage from **roof leaks** due to normal wear is **NOT** covered.
5. Damage due to **flood**, subsurface water, and surface run off water is **NOT** covered.

The deductibles and most of the items excluded from the master can be covered by your own insurance policy. An example of what State Farm or other companies can provide you is attached. The same company providing the supplemental coverage for you can also give you supplemental earthquake coverage through the California Earthquake Authority. Please disregard this if you already have State Farm coverage.

Please report any claims to our office from 9:00 to 4:30 weekdays at 949-752-6335. Our staff will be happy to help you or answer any questions you may have.