

RAY VERMEULEN

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

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VILLAGE PARK COMMUNITY ASSOCIATION (VPCA)

Enclosed are your 12/31/2020-12/31/2021 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 YOUR 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 **\$172,062,800 replacement cost** on covered losses with a **\$20,000 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.
6. **Loss of rents or loss of use as a result of another covered loss 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.