



Lake Don Pedro Owners' Association Civil Code 5300(b)(9) Disclosure Summary Form

Property: California Fair Plan – 02/06/2026 – 02/06/2027

\$2,250,000 Blanketed Common Area Property limit with a \$5,000 deductible
\$100,000 Business Property limit with a \$5,000 deductible.

Property: Hudson Excess Insurance Company – 02/06/2026 – 02/06/2027

\$2,250,000 Blanketed Common Area Property limit with a \$5,000 deductible.
\$100,000 Business Property limit with a \$5,000 deductible.

Inland Marine: Great American Insurance Company – 02/06/2026 – 02/06/2027

\$40,000 limit – Equipment with a \$1,000 deductible.

General Liability: Atain Specialty Insurance Company – 02/06/2026 – 02/06/2027

\$1,000,000 per occurrence / \$2,000,000 general aggregate limit with a \$500 deductible.
\$1,000,000 Non-owned and Hired Auto Liability is included in this policy.

Directors & Officers / Cyber Liability: Philadelphia Indemnity Insurance – 02/06/2026 – 02/06/2027

\$2,000,000 per occurrence and annual aggregate limit with a \$10,000 retention per occurrence.

Crime: Philadelphia Indemnity Insurance – 02/06/2026 – 02/06/2027

\$750,000 limit – Employee Theft / ERISA Fidelity, Forgery, Computer Fraud with a \$250 deductible.

Worker's Compensation: Employers Compensation Insurance Company: 02/06/2026 – 02/06/2027

\$1,000,000 coverage statutory limits as required by California Law.

This summary of the association's policies of insurance provides only certain information, as required by subdivision (b) of Section 5300 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 real property improvements to or around 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 broker or agent for appropriate additional coverage.