

# **INSURANCE DISCLOSURE**

**High Sierra Property Owners Association, Inc.**

**(Adopted November 30, 2009)**

In accordance with California Civil Code §1365(f)(1-4), each year High Sierra Property Owners Association (“Association”) is obligated to distribute to its members a summary statement of the Association’s policies of insurance. Attached hereto as Exhibit A is the current summary of insurance policies for the Association.

This summary provides only certain information, as required by Civil Code §1365(f), 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 with reasonable notice, review the 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 the summary, the policies of insurance may not cover your property, including personal property, or real property improvements to or around your Lot or Improvements, or personal injuries, or other losses that occur within or around your Lot. Nevertheless, you may 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.

**EXHIBIT A**  
**INSURANCE DISCLOSURE**

**HIGH SIERRA PROPERTY OWNERS  
ASSOCIATION, INC.**

**General Liability**

Insurer:

Policy Limits: \$\_\_\_\_\_ per occurrence  
                  \$\_\_\_\_\_ aggregate

Deductible: \$\_\_\_\_\_

Renewal Date: \_\_\_\_\_

**Directors and Officers Insurance**

Insurer:

Policy Limits: \$\_\_\_\_\_

Deductible: \$\_\_\_\_\_

Renewal Date: \_\_\_\_\_