

Hessler Insurance Solutions

An Affiliate of Panorama Insurance Associates, Inc.

License Number: 0G30638

Hamilton Cove Homeowners Association

Policy Year 2025-2026

This summary of the association's policies of insurance provides only certain information, as required by subdivision (f) 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, 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 charges.

PROPERTY ADDRESS: 1-81 Camino De Flores; 45-89 Gaviota; 36-97 Playa Azul Avalon, CA 90704

PROPERTY COVERAGE:

INSURANCE COMPANY:	Various Insurance Carriers Per Attached Schedule
POLICY TYPE AND NUMBER:	Commercial Property Per Attached Schedule
POLICY TERM:	3/22/25 TO 3/22/26
DEDUCTIBLE:	\$ 100,000 Deductible
Policy Limits:	\$ 87,734,451 Limit on Buildings \$ 5,000,000 Building Ordinance Part B & C (Sublimit) \$ 1,600,000 Business Income (Sublimit)

GENERAL LIABILITY COVERAGE:

INSURANCE COMPANY:	Mesa Underwriters Specialty Insurance Company
POLICY TYPE AND NUMBER:	Commercial General Liability #MP003201110029500
POLICY TERM:	3/22/25 TO 3/22/26
DEDUCTIBLE:	\$ 1,000 Deductible Bodily Injury, Property Damage & EMB – Per Claim
Policy Limits:	\$ 1,000,000 Per Occurrence & \$ 2,000,000 In the Aggregate

COMMERCIAL AUTO COVERAGE:

INSURANCE COMPANY:	Nationwide Mutual Insurance Company
POLICY TYPE AND NUMBER:	Business Auto Policy # ACP3008133143
POLICY TERM:	3/22/25 TO 3/22/26
DEDUCTIBLE:	\$ 500 Deductible for Comprehensive and Collision Coverage Only
Policy Limits:	\$ 1,000,000 Auto Liability

COMMERCIAL UMB COVERAGE:

INSURANCE COMPANY: Mesa Underwriters Specialty Insurance Company
POLICY TYPE AND NUMBER: Excess General Liability Policy#MX0132011000008
POLICY TERM: 3/22/25 TO 3/22/26
DEDUCTIBLE: \$ 0 Self-Insured Retention
Policy Limits: \$ 5,000,000

COMMERCIAL D&O and Crime COVERAGE:

INSURANCE COMPANY: Continental Casualty Company
POLICY TYPE AND NUMBER: Director's & Officer's # 618721150
POLICY TERM: 3/22/25 TO 3/22/26
DEDUCTIBLE: \$ 5,000 Self-Insured Retention
Policy Limits: \$ 1,000,000 / \$1,000,000
Employee Dishonesty Limit: \$ 1,000,000 with a \$ 10,000 Deductible
Computer Fraud/Wire Transfer Limit: \$ 1,000,000 with a \$ 10,000 Deductible
Theft Limit: \$ 25,000 with a \$ 0 Deductible

Earthquake & Flood Policies:

INSURANCE COMPANY: QBE Specialty
POLICY TYPE AND NUMBER: Earthquake & Flood Policy - #SSE9149800
POLICY TERM: 2/17/25 TO 2/17/26
DEDUCTIBLE: 5% Deductible
Policy Limits: \$ 50,000,000