

THE VINEYARDS OF SARATOGA®

CIVIL CODE § 5300(b)(9) SUMMARY FORM

A: PROPERTY: DB INSURANCE USA:	12/15/2024 → 12/15/2025
BUILDING BLANKET:	\$52,205,000 (125% REPLACEMENT)
BUILDING UNIT INTERIORS & UPGRADES:	HO6 REQUIRED PER CC&Rs
DEDUCTIBLE:	\$50,000
B: GENERAL LIABILITY: DB INSURANCE USA:	12/15/2024 → 12/15/2025
PER OCCURRENCE / ANNUAL AGGREGATE:	\$1,000,000 / \$2,000,000
HIRED & NON-OWNED AUTO:	\$1,000,000
PROPERTY MANAGEMENT:	INCLUDED
DEDUCTIBLE:	\$0
C: FIDELITY BOND: CONTINENTAL CASUALTY:	12/15/2024 → 12/15/2025
EMPLOYEE DISHONESTY:	\$3,200,000
COMPUTER & WIRE FRAUD:	\$3,200,000
PROPERTY MANAGEMENT:	INCLUDED
DEDUCTIBLE:	\$10,000
D: DIRECTORS & OFFICERS: CONTINENTAL CASUALTY:	12/15/2024 → 12/15/2025
EACH WRONGFUL ACT / ANNUAL AGGREGATE:	\$1,000,000 / \$1,000,000
DEDUCTIBLE:	\$5,000
E: UMBRELLA LIABILITY: CHUBB INSURANCE:	12/15/2024 → 12/15/2025
PER OCCURRENCE / ANNUAL AGGREGATE:	\$15,000,000 / \$15,000,000
DEDUCTIBLE:	\$0
F: WORKERS COMPENSATION: AMTRUST INSURANCE:	12/15/2024 → 12/15/2025
EMPLOYERS LIABILITY / ANNUAL AGGREGATE:	\$1,000,000 / \$1,000,000
DEDUCTIBLE:	\$0
G: EARTHQUAKE: GREAT LAKES INSURANCE:	12/15/2024 → 12/15/2025
BUILDING:	\$5,000,000
DEDUCTIBLE:	20%

CLIENT SINCE 2016

This summary of the association's policies of insurance provides only certain information, as required by subdivision (b) of § 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 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 member should consult with their individual insurance brokers or agents for appropriate additional coverage.

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“Who Covers What?” Fire & Water Insurance Chart

Part of The Building	HO6	HOA
Painted Wall/Ceiling Surfaces Inside Your Unit	✓	
Dry Wall/Ceiling Surfaces Inside Your Unit		✓
Wood Studs/Framing Inside The Walls		✓
Flooring Surfaces Inside Your Unit	✓	
Electrical Outlets Inside Your Unit	✓	
Light Fixtures Inside Your Unit	✓	
Insulation Inside The Walls		✓
Wiring Inside The Walls		✓
Appliances In Your Unit	✓	
Plumbing Pipes In The Walls		✓
Plumbing Fixtures In Your Unit	✓	
Doors Associated With Your Unit	✓	
Cabinets, Counter Tops & Crown Molding	✓	
Windows & Skylights Associated With Your Unit	✓	
Building Exteriors, Garages & All Other Common Areas		✓
Balconies, Patios & Other Exclusive Use Common Areas		✓
Your Monthly HOA Dues While Your Unit is Being Rebuilt		✓
Cost of Living Elsewhere While Your Unit is Being Rebuilt	✓	
Fire, Water & Earthquake Related Special Assessments	✓	
Your Personal Possessions (Furniture, Clothing, Electronics, etc)	✓	

All the property listed above with a ✓ in the **HO6** column is what you need to cover with your Personal Condo Owner policy. All the property listed above with a ✓ in the **HOA** column, is what's covered by the HOA's policy. Please refer to your CC&R's for specifics.

Important Reminder: Your CC&R's require you maintain an HO6 Personal Condo Owner policy. The HOA is NOT obligated to verify you have this policy. **If you don't have one, you will be personally responsible for all the damage that would have otherwise been covered.** Please refer to your CC&R's for specifics.