

**LA QUINTA TENNIS VILLAS HOMEOWNERS ASSOCIATION
INSURANCE DISCLOSURE
NOVEMBER 2009**

A State Law, **Civil Code 1365.9**, requires that community associations disclose to individual homeowners the extent of liability coverage carried by the Association. In compliance with **Civil Code 1365.9**, the coverage referenced below meets this requirement. The La Quinta Tennis Villas Homeowners Association carries the following coverage's:

I. Amount of Property Coverage

- Name of Insurer – Greenwich Insurance Company
- Agent's Name – LaBarre/ Oksnee Insurance Company
- Phone Number – (760) 346-7251
- Policy Limits - \$11,681,155
- Deductible - \$5,000
- Renewal Date – 10/10/10

II. General Liability Policies

- Name of Insurer – Greenwich Insurance Company
- Policy Limits - \$1,000,000 per occurrence \$2,000,000 aggregate
- Umbrella Coverage - \$5,000,000 Zurich Insurance Company
- Deductible – None
- Renewal Date – 10/10/10

III. Earthquake Policy

- Name of Insurer- Scottsdale Insurance Company
- Policy Limits: \$11,475,000
- Deductible: 15%
- Renewal Date – 10/10/10

IV. Flood Policy

- Name of Insurer – None
- Policy limits: None
- Amount of deductible: None
- Renewal Date – None

V. Directors and Officers Policy

- Name of insurer – Great American Insurance Company
- Policy Limits - \$1,000,000
- Renewal Date – 10/10/10
- Deductible – \$1,000

VI. Individual Liability Policies, Loss Assessment Coverage, and Civil Code: 1365 (f)

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 coverage.