

**KINGSWOOD VILLAGE PROPERTY OWNERS ASSOCIATION**  
**P.O. Box 815**  
**1001 Commonwealth Drive**  
**Kings Beach, CA 96143**

**2022 – 2023 INSURANCE DISCLOSURES**

**2022 – 2023 INSURANCE DISCLOSURE**  
**(Menath Insurance, An Alera Group Company)**

**PROPERTY LIABILITY COVERAGE**

American National Lloyds Insurance  
Effective Date: 3/01/2022 -3/01/2023

Limits: \$63,000,000

Deductible: \$25,000

Section 5300 of the Civil Code, requires that the association disclose to its owners certain information regarding the insurance policies carried by the association. This form meets the requirements for the code. For Certificate of insurance please contact Menath Insurance at 775-831-3132, or email [rwright@menath.com](mailto:rwright@menath.com) or [lnelson@menath.com](mailto:lnelson@menath.com).

**2022 – 2023 INSURANCE DISCLOSURE**  
**(Edgewood Partners Insurance Center)**

**GENERAL LIABILITY COVERAGE**

James River Insurance Company  
Effective Date: 3/31/2022 -3/31/2023

Limits: \$1,000,000 per occurrence  
\$2,000,000 aggregate

Deductible: \$2,500

This policy extends coverage to individual unit Owners, but only with respect to their liability arising out of the ownership, maintenance or repair of that portion of the premises which is not reserved for their exclusive use or occupancy.

**EXCESS GENERAL LIABILITY COVERAGE**

James River Insurance Company  
Scottsdale Indemnity Company  
Effective Date: 3/31/2022 -3/31/2023

Limit: \$10,000,000 per occurrence  
\$10,000,000 aggregate

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**DIRECTORS & OFFICERS LIABILITY INSURANCE**

Continental Casualty Company

Effective Date: 3/31/2022 - 3/31/2023

|                         |             |
|-------------------------|-------------|
| <u>Liability Limit:</u> | \$3,000,000 |
| <u>Deductible:</u>      | \$5,000     |

**CRIME INSURANCE**

Travelers Casualty and Surety Company of America

Effective Date: 3/31/2022 – 3/31/2022

|                                   |             |
|-----------------------------------|-------------|
| <u>Employee Dishonesty Limit:</u> | \$2,000,000 |
| <u>Deductible:</u>                | \$15,000    |

**COMMERCIAL AUTO INSURANCE (Pickup Trucks)**

Ohio Security Insurance Company

Effective Date: 3/31/2022 – 3/31/2023

|  |             |
|--|-------------|
| <u>Liability &amp; Uninsured Motorist Limit:</u> | \$1,000,000 |
| <u>Medical Payments Limit:</u>                   | \$5,000     |
| <u>Comprehensive Deductible:</u>                 | \$250       |
| <u>Collision Deductible:</u>                     | \$500       |

**EQUIPMENT INSURANCE (Loaders, Snow Blowers, etc)**

The Ohio Casualty Insurance Company

Effective Date: 3/31/ 2022 - 3/31/ 2023

|  |           |
|--|-----------|
| <u>Schedule of Existing Equipment:</u>   | \$145,813 |
| <u>Unscheduled Tools &amp; Equipment</u> | \$5,000   |
| <u>Newly Acquired Property Limit:</u>    | \$43,744  |
| <u>Deductible:</u>                       | \$500     |

**WORKERS COMPENSATION INSURANCE**

Markel Insurance Company

Effective Date: 1/01/2022 - 1/01/2023

|                                    |             |
|------------------------------------|-------------|
| <u>Employer's Liability Limit:</u> | \$1,000,000 |
|------------------------------------|-------------|

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KVPOA's Insurance Broker is Edgewood Partners Insurance Center (EPIC Insurance Brokers). If you have any questions regarding insurance coverage, call John Antaki (925-852-0416), the EPIC Broker, or Cheryl Kough (925-852-0420), the EPIC Account Manager, or your Board Vice President.

This summary of the Association's policies of insurance provides only certain information, as required by subdivision (e) of Section 5300(a)(9) 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.

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