

**BARRON SQUARE HOMEOWNERS ASSOCIATION**  
 Civil Code 5300 Insurance Disclosure Requirements  
 January 31, 2018 to January 31, 2019 Policy Period

**COMMERCIAL EARTHQUAKE**

Name of Insurer	QBE Specialty Insurance Company
<b>Earthquake</b>	\$34,535,200 Limit of Insurance
<b>Building Ordinance</b>	\$3,453,520 Combined Demolition Cost & Increased Cost of Construction
<b>Deductible</b>	15% (Subject to \$25,000 Minimum Per Occurrence)
<b>TOTAL ANNUAL PREMIUM:</b>	<b>\$43,741.82</b>

This summary of the Association’s policies of insurance provides only certain information, as required by Section 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, 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.

**THIS SUMMARY DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THESE POLICIES. PLEASE READ YOUR POLICIES CAREFULLY.**

WALTON & ASSOCIATES INSURANCE SERVICES  
 ATLANTIC-PACIFIC INSURANCE BROKERS, INC.  
 LICENSE #: OD79626

Administered by Walton & Associates Insurance Services/Atlantic-Pacific Insurance Brokers, Inc.  
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