



Christi Spina Insurance Agency
Since 2006

Woodgate Glen HOA
5300 Insurance Disclosure
10/06/2025 - 10/06/2026

- A. PROPERTY INSURANCE:** The master policy includes building coverage written on a 'special form perils' basis. Building coverage is provided on a replacement cost basis with no-coinsurance penalty. The definition of 'building' may not include everything that is permanently attached to your unit. **Interior fixtures and finishes ARE included as part of the master policy building limit.** Your personal property and personal liability ARE NOT covered under the Homeowners Associations Master Policy. An HO-6 (Unit Owners Policy) is required to cover these items. Please consult your personal insurance agent to make sure your HO-6 policy includes appropriate coverage based on the CC&R requirements.
- a) Name of Insurer: Farmers Insurance Exchange – Policy #60194-98-51
 - a) Building Limit: \$91,339,100 – Policy Includes 125% Extended Replacement Cost: \$22,834,775
 - b) Building Ordinance Coverage: Coverage A: \$91,339,100 Coverage B&C: \$8,529,100
 - c) Property Deductible - \$50,000
- B. FIDELITY BOND:** This is a surety coverage that will reimburse the homeowners association for loss due to the dishonest acts of a covered employee including board members, directors or trustees, and property management.
- a) Name of Insurer: Farmers Insurance Exchange – Policy #60194-98-51
 - b) Limit of Insurance: \$800,000
 - c) Deductible: \$5,000
- C. GENERAL LIABILITY INSURANCE:** The master policy provides coverage for the Association for 'bodily injury' and 'property damage' liability in the common areas of the association. NOTE: This liability coverage does not extend to the interiors of the units whether owner or tenant occupied.
- a) Name of Insurer: Farmers Insurance Exchange – Policy #60194-98-51
 - b) Limit of Insurance: \$2,000,000 per occurrence/\$4,000,000 aggregate
- D. DIRECTORS & OFFICERS LIABILITY INSURANCE:** This is a liability coverage that protects the Directors & Officers from liability claims arising out of alleged errors in judgment, breaches of duty, and wrongful acts related to their HOA activities.
- a) Name of Insurer: Farmers Insurance Exchange – Policy #60194-98-51
 - b) Limit Of Insurance: \$2,000,000 – Deductible: \$1,000

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E. UMBRELLA INSURANCE: The umbrella provides additional liability protection for the association.

- a) Name of Insurer: Truck Insurance Exchange – Policy #60194-98-54
- b) Limit of Insurance: \$1,000,000

F. FLOOD

- a) Not carried with this Agency

G. WORKERS COMPENSATION - This policy protects the association in the event a director or appointed volunteer suffers bodily injury while working in their capacity for the association

- a) Name of Insurer: PMA Insurance – Policy #202501-11-22-38-1Y
- b) Limit of Insurance: \$1,000,000

H. EARTHQUAKE/DIC

- a) Not carried with this Agency

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

REQUESTS FOR CERTIFICATE OF INSURANCE CAN BE DIRECTED TO THE FOLLOWING WEBSITE: WWW.ICERTS.COM

Locations in Santa Rosa and Novato
Santa Rosa – 707-523-3006 Novato – 415-382-9714 Fax – 415-382-9027
www.spinainsurance.com
 California Insurance License 0E13855