WOODHAVEN COUNTRY CLUB HOMEOWNERS ASSOCIATION
ANNUAL INSURANCE DISCLOSURE STATEMENT

Dear Homeowner:

Senate Bill 300 offers civil liability protection to owners within common interest developments. By maintaining minimum limits of liability insurance and following the notification process in this law, you are protected from direct lawsuits for injuries in the common area. Your Association is pleased to provide the information required under this law as follows:

Policy Period: **Effective** **1/1/2007 1/1/2008**

Liability Insurance:

Carrier: State Farm Insurance Coverage Limit: $5,000,000.00

The above limit *complies* with the minimum limits in this law.

Directors and Officers Liability:

Carrier: State Farm Insurance Coverage Limit $5,000,000.00

Deductible: N/A

Property Insurance

Carrier: State Farm Insurance Coverage Limit: $73,889,200

Deductible: $10,000 Paid By Association
Deductible: $10,000 for water loss Paid By The Homeowner
(Required by Insurance Company)

Property coverage *includes* coverage for real property improvements **EXCEPT** wall and floor coverings and private swimming pools.

Earthquake Insurance:

Carrier: State Farm Insurance Coverage Limit: $73,889,200

Deductible: 20% Per Bldg. Paid By Homeowner

Insurance Agent This law requires the name of any Insurance Agent selected to assist the Association in the development of the general liability policy limits. Our Association used: Frank Miller Insurance Agency, Inc., Palm Desert, California, 92260

Recommendations of the above agent *were* followed.

Information prepared by Carl McCullough, Association Manager

NOTE: This disclosure statement is a general description of coverage. All coverage's are subject to the exclusions and conditions of the insurance contracts. Statements here cannot alter, reduce or expand any coverage in the policies. The information provided is deemed accurate at the time of issue.