

Republished 11/21/08

**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 1/1/2009 – 12/31/2009**

**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: \$81,989,000

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: \$81,989,000

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.



**State Farm General Insurance Company**

900 Old River Rd  
Bakersfield, CA 93311-6000

AT2 001280 U-12- 8339-F422 V 3 F

**WOODHAVEN COUNTRY CLUB  
HOMEOWNERS ASSOCIATION  
ATTN ALBERT ASSOCIATION MGMT  
PO BOX 12920  
PALM DESERT CA 92255-2920**

**RECEIVED**  
NOV 07 2008

Locations: Refer to schedule page

SFPP No: 0096122912

**Forms, Options, and Endorsements**

Special Form 3	FP-6149
Dir & Officers	OPT DO
Exterior Signs \$1,000	OPT ES
Trees, Plants \$30,000	OPT TP
Amendatory Endorsement	FE-6205
Tree Debris Removal	FE-6451
Policy Endorsement	FE-6506.2
Condo-Assn Policy Endorsement	FE-6466
Extra Replacement Cost Cov	FE-6507.1
Bldg Ordinance or Law Covg	FE-6476.1
Earthquake/Volcanic Eruption	FE-6307.2
Property Not Covered	FE-6408

Continued on next page

**RENEWAL CERTIFICATE**

**POLICY NUMBER** 90-G9:7587-2

Condominium Policy  
JAN 01 2009 to JAN 01 2010

BILLED THROUGH SFPP

**Coverages and Limits**

**Section I**

A Buildings	See Schedule
B Business Personal Property	See Schedule
Auxiliary Structures	See Schedule

**Deductibles - Section I**

Other deductibles may apply - refer to policy	10,000
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**Section II**

L Business Liability	\$5,000,000
M Medical Payments	10,000
Gen Aggregate (Other than PCO)	10,000,000
Products-Completed Operations (PCO Aggregate)	10,000,000

<b>Annual Premium</b>	<b>\$115,926.00</b>
Forms, Opts, & Endrmnt	161,726.00
Bus Liability - Cov L	7,560.00
Auxiliary Structures	350.00
<b>Total Amount</b>	<b>\$285,562.00</b>

**Premium Reductions**

Renewal Year Discount	
Multiple Unit Discount	

Inflation Coverage Index: 204.7

Earthquake premium of \$153,339.00 is included in your annual premium.

Premium includes charge for the Claim Record Rating plan.

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

*Thanks for letting us serve you...*

3589 401E 1

**Agent FRANK MILLER INS AGENCY INC**  
**Telephone (760) 346-1135**

*If you have moved, please contact your agent.  
See reverse side for important information.*

REP

Prepared NOV 03 2008