

**Hiller Highlands Four Association
30 Schooner Hill
Oakland, CA 94618-2335**

Statement of Insurance Coverage

California Civil Code Section 1365.9 requires that your Association provide notice of the amount and type of insurance carried by the Association. The Association carries the levels of insurance specified by Civil Code Section 1365.9, and pursuant to that section, owners may be individually liable to pay the amount of any judgment which may be rendered in favor of a plaintiff bringing an action in tort arising solely by reason of an ownership interest in the common area which exceeds the limits of the Association's insurance. Contact the Treasurer if you have questions about this summary.

Please note that none of the Association's policies provide coverage for individual units.

Policy/carrier/period/notes	Limit	Deductible
Policy: Commercial Crime/Fidelity Bond Carrier: Hartford Fire Insurance Company #57BDDAI9402 Period: 7/11/2011 to 7/11/2012 Notes:	\$400,000	\$1,000
Policy: Commercial General Liability Carrier: Philadelphia Insurance #PHPK731750 Period: 7/11/2011 to 7/11/2012 Notes: Limit is for each occurrence, aggregate is \$2,000,000. Includes Non-Owned Auto coverage. See Excess/Umbrella below	\$1,000,000	None
Policy: Commercial Property (common area) Carrier: Philadelphia Insurance #PHPK731750 Period: 7/11/2011 to 7/11/2012 Notes: Excludes windstorm (trees & shrubs), earthquake and flood	\$1,400,000	\$1,000
Policy: Directors and Officers Liability Carrier: National Union Fire Ins. # 01-631-51-45 Period: 7/11/2010 to 7/11/2012 Notes: See Excess/Umbrella below.	\$1,000,000	\$5,000
Policy: Umbrella (excess) Liability Carrier: Philadelphia Insurance #PHUB348046 Period: 7/11/2011 to 7/11/2012 Notes: Excess over the limits of the Common Area Liability (but excluding Non-owned Auto).	\$2,000,000	None
Policy: Volunteer Group Accident Carrier: QBE Insurance – AHH000003 Period: 2/19/2012 to 2/19/2013 Notes:	500,000	
Policy: Workman's Compensation Carrier: State Compensation Insurance Fund (1954683) Period: 12/1/2011 to 12/1/2012 Notes:	N/A	None

NOTE: the association strongly recommends that each owner include "Loss Assessment Coverage" as part of their Property Insurance policy – this coverage pays for an assessment from an association of property owners under specific circumstances. In the event of a major catastrophe (as was the case with the 1991 Oakland Firestorm), it is possible that the Hiller Highlands Four Association may find it necessary to levy such an assessment despite coverage provided by the various insurance policies indicated above.

Updated: January 11, 2012