EL DORADO ON SPRING PROPERTY OWNERS ASSOCIATION

Insurance Disclosure

In accordance with California Civil Code, we are providing you the following insurance information within sixty (60) days preceding the beginning of the Association's fiscal year.

A. GENERAL LIABILITY INSURANCE

1. The Association's general liability insurance carrier is Fireman's Fund Insurance Company
2. The Association has the following general liability insurance for the period of 05/28/2025 to 05/28/2026

a.	$1,000,000	maximum limit per occurrence
b.	$2,000,000	annual aggregate

B. PROPERTY INSURANCE

1. The Association's property insurance carrier is Fireman's Fund Insurance Company
2. The Association has the following property insurance for the period of 05/28/2025 to 05/28/2026

a.	$30,718,330	replacement cost
b.	$25,000	deductible
	$25,000	water deductible

C. EARTHQUAKE INSURANCE

The Association does not have earthquake insurance coverage with NFP, an Aon Company

D. EXCESS/UMBRELLA INSURANCE

1. The Association's excess/umbrella insurance carrier is Greenwich Insurance Company
2. The Association has the following excess/umbrella insurance for the period of 05/28/2025 to 05/28/2026

a.	$15,000,000	maximum limit

E. FIDELITY INSURANCE

1. The Association's fidelity insurance carrier is PMA Insurance Group
2. The Association has the following fidelity insurance for the period of 05/28/2025 to 05/28/2026

a.	$1,200,000	maximum limit
b.	$5,000	deductible

F. DIRECTORS & OFFICERS INSURANCE

1. The Association's directors & officers insurance carrier is Philadelphia Indemnity Insurance
2. The Association has the following directors & officer's insurance for the period of 05/28/2025 to 05/28/2026

a.	$1,000,000	maximum limit
b.	$5,000	retention

G. WORKERS COMPENSATION INSURANCE (NON-PAYROLL)

1. The Association's workers compensation insurance carrier is Amtrust North America
2. The Association has the following excess crime insurance for the period of 07/14/2024 to 07/14/2025

a.	$1,000,000	each accident
b.	$1,000,000	disease – each employee
c.	$1,000,000	disease – policy limit

This summary of the association's policies of insurance provides only certain information 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.

Annual Disclosure provided by NFP, an Aon Company
4500 Park Granada Blvd., Suite 202, Calabasas, CA 91302
818-879-5980 fax 818-879-5990