

Renaissance Estates Owners Association

2012 Insurance Disclosure

The following details the insurance policies that are currently in affect for the Renaissance Estates Owners Association.

California Civil Code Section 1365(f)(1) requires that the members be provided a summary of the Association's property, general liability, and earthquake, flood and fidelity insurance policy information. This summary of the Association's policies of insurance provides only certain information, as required by subdivision (f)(1) of Section 1365 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.

General Liability:

Sirius Insurance Company/Great American Insurance Co.

Expiration: 06/23/12

Property:	\$ 500,000	\$1,000 Deductible
Common Area, etc.		
Signs:	\$ 2,000	

General Liability:	\$ 2,000.000 Each Occurrence
	\$ 2,000,000 Aggregate
	\$ 50,000 Fire Legal Liability
	\$ 5,000 Medical Expenses

Automobile Liability:	\$ 100,000
-----------------------	------------

Excess Liability:	\$ 2,000,000 Each Occurrence
(Umbrella Form)	\$ 2,000,000 Aggregate

Directors and Officers:

Sirius Insurance Company/Great American Insurance Co.

Expiration 06/23/12

Coverage:	\$ 1,000,000 Limit	\$ 1,000 Deductible
-----------	--------------------	---------------------

Fidelity Bond:

Sirius Insurance Company/Great American Insurance Co.

Expiration 06/23/12

Coverage:	\$ 250,000 Limit	\$ 250 Deductible
-----------	------------------	-------------------