

**Associations Insurance Agency, Inc.
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Dallas, TX 75205**

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Insurance Disclosure for:
The Gardens – Sunnyvale Homeowners Association

In compliance with Civil Code 1365, the following is a summary of the
Association's insurance coverage's:

Property Coverage

1. Name of Insurer: Chubb Custom Insurance Company
2. Policy Limits: \$53,367,800
3. Deductible: \$5,000 per occurrence
4. Policy effective dates: April 15, 2010 – April 15, 2011

General Liability Coverage

1. Name of Insurer: Philadelphia Indemnity Insurance Company
2. Policy Limits: \$1,000,000 each occurrence, \$2,000,000 aggregate
3. Deductible: None
4. Policy effective dates: April 15, 2009 – April 15, 2010

Fidelity Bond Coverage

1. Name of Insurer: Columbia Casualty
2. Policy Limits: \$500,000
3. Deductible: \$1,000
4. Policy effective dates: April 15, 2009 – April 15, 2010

Directors & Officers Coverage

1. Name of Insurer: Columbia Casualty
2. Policy Limits: \$1,000,000
3. Deductible: \$1,000
4. Policy effective dates: April 15, 2009 – April 15, 2010

Umbrella Coverage

1. Name of Insurer: Philadelphia Indemnity Insurance Company
2. Policy Limits: \$5,000,000 each occurrence
3. Retention: \$10,000 retention
4. Policy effective dates: April 15, 2009 – April 15, 2010

Earthquake Coverage

1. Name of Insurer: None through our company
2. Policy Limits:
3. Deductible:
4. Policy effective dates:

Flood Coverage

1. Name of Insurer: None through our company
2. Policy Limits:
3. Deductible:
4. Policy effective dates:

This summary of the association's policies of insurance provides only certain information, as required by subdivision (e) 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. 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.