



SOCHER

Socher Insurance Agency
1065 E. Hillsdale Blvd., Suite 425
Foster City, CA 94404-1613

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hoainsurance.net
CA Broker License No. OC97535

April 20, 2010

THE GARDENS - SUNNYVALE HOMEOWNERS ASSOCIATION
1365(f) Disclosure Summary Form

Property: None through our Agency.

General Liability: None through our Agency.

Umbrella Liability: None through our Agency.

Directors and Officers Liability: None through our Agency.

Fidelity Bond: None through our Agency.

Earthquake (DIC): Scottsdale Insurance/Great Lakes Reinsurance: 4/15/2010 - 4/15/2011
\$10,000,000 of Difference in Conditions ("DIC"), including Earthquake insurance coverage on buildings with a 15% deductible of the Replacement Cost Value of such unit of insurance ("per-building") at the time when such loss shall happen.

Workers Compensation: None through our Agency.

Flood: None through our Agency.

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

PRODUCER
Socher Insurance Agency, Inc.
1065 East Hillsdale Boulevard
Suite 425
Foster City CA 94404

Phone: 650-312-9300 Fax: 650-312-9306

INSURED

The Gardens - Sunnyvale HOA
c/o Massingham & Associates
2247 National Avenue
Hayward CA 94545

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

COMPANIES AFFORDING COVERAGE

- COMPANY A **Scottsdale Insurance Company**
- COMPANY B
- COMPANY C
- COMPANY D

COVERAGES

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	COVERED PROPERTY	LIMITS
	<input type="checkbox"/> PROPERTY				BUILDING	\$
	<input type="checkbox"/> CAUSES OF LOSS				PERSONAL PROPERTY	\$
	<input type="checkbox"/> BASIC				BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD				EXTRA EXPENSE	\$
	<input type="checkbox"/> SPECIAL				BLANKET BUILDING	\$
	<input type="checkbox"/> EARTHQUAKE				BLANKET PERS PROP	\$
	<input type="checkbox"/> FLOOD				BLANKET BLDG & PP	\$
						\$
						\$
	<input type="checkbox"/> INLAND MARINE					\$
	<input type="checkbox"/> TYPE OF POLICY					\$
	<input type="checkbox"/> CAUSES OF LOSS					\$
	<input type="checkbox"/> NAMED PERILS					\$
	<input type="checkbox"/> OTHER					\$
	<input type="checkbox"/> CRIME					\$
	<input type="checkbox"/> TYPE OF POLICY					\$
	<input type="checkbox"/> BOILER & MACHINERY					\$
						\$
A	<input checked="" type="checkbox"/> OTHER Earthquake (DIC)	See Attached Page	04/15/10	04/15/11	<input checked="" type="checkbox"/> Ded. 15% per BLDG	\$10,000,000

LOCATION OF PREMISES/DESCRIPTION OF PROPERTY
Earthquake coverage is on a scheduled per building basis.

SPECIAL CONDITIONS/OTHER COVERAGES
Socher Insurance Agency only services the Earthquake (DIC) Policy.

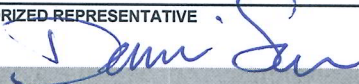
CERTIFICATE HOLDER

For Informational Purposes

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE



NOTEPAD:

HOLDER CODE

INSURED'S NAME The Gardens - Sunnyvale HOA

GARDE-2

OP ID MM

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DATE 04/20/10

Earthquake Policies:

Primary-

Scottsdale Insurance Company - Policy No. CIS 0067603
Limit:\$5,000,000

Excess-

Great Lakes Reinsurance - Policy No. GLSB0000051
Limit:\$5,000,000 (excess of \$5,000,000)