



Kirk Miller
Insurance Agency, Inc.

Kirk Miller Insurance Agency, Inc.
Offices in San Diego, CA and Pleasanton, CA
San Diego Phone: 858.240.2593
Pleasanton Phone: 925.334.5700
CA #0K05931 | AZ #172886 | NV #671529



Coronado Shores

Annual Insurance Disclosure for Coronado Shores Condominium Association No. 4 *Las Flores Tower*

Property Insurer:		Farmers Insurance Exchange
Coverage Limit:	\$ 721,782,808	Effective: 2/1/2020
Deductible:	\$ 10,000	Expiration: 2/1/2021
General Liability Insurer:		Farmers Insurance Exchange
Coverage Limit:	\$ 1,000,000/\$ 2,000,000	Effective: 2/1/2020
Deductible:	\$ 0	Expiration: 2/1/2021
Fidelity / Crime Insurer:	AB2912 Compliant	Continental Casualty Company
Coverage Limit:	\$ 2,000,000	Effective: 2/1/2020
Deductible:	\$ 15,000	Expiration: 2/1/2021
Directors & Officers Liability Insurer:		Continental Casualty Company
Coverage Limit:	\$ 1,000,000	Effective: 2/1/2020
Retention:	\$ 5,000	Expiration: 2/1/2021
Workers Compensation Insurer:		Security National Insurance Company
Coverage Limit:	\$ 1,000,000	Effective: 4/1/2020
Deductible:	\$ 0	Expiration: 4/1/2021
Umbrella / Excess Liability Insurer:		National Surety Corporation
Coverage Limit:	\$ 200,000,000	Effective: 2/1/2020
Deductible:	\$ 0	Expiration: 2/1/2021
Earthquake and Flood Insurer:		N/A
Coverage Limit:	\$ -	Effective: -
Deductible:	-	Expiration: -
Plate Glass Insurer:		U.S. Plateglass Insurance Company
Coverage Limit:	\$ 350,000	Effective: 11/1/2020
Deductible:	\$ 0	Expiration: 11/1/2021

This summary of the association's policies of insurance provides only certain information, as required by Section 5300 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