

2014-15 INSURANCE DISCLOSURE

PGA West Master Association 56144 PGA Blvd La Quinta, CA 92253

PROPERTY INSURANCE

Policy Term: May 1, 2014-15

Insurer: American Insurance Company

Limits	\$3,250,000
Deductible	\$5,000
Deductible - Miscellaneous Property (Fences, Gazebos, etc.)	\$1,000

GENERAL LIABILITY

Policy Term: May 1, 2014-15

Insurer: American Insurance Company

General Aggregate Limit Per Location	\$2,000,000
Each Occurrence Limit	\$1,000,000
Deductible	\$0

AUTOMOBILE LIABILITY

Policy Term: May 1, 2014-15

Insurer: American Insurance Company
(Non-owned, Hired, and Borrowed Autos Only)

Liability Coverage - Each Accident	\$1,000,000
Hired Physical Damage	Included
Deductible - Comprehensive	\$250
Deductible - Collision	\$500

NOTE: TERRORISM COVERAGE (TRIA) IS INCLUDED

DIRECTORS & OFFICERS LIABILITY

Policy Term: May 1, 2014-15

Insurer: Liberty Insurance Underwriters Inc

Aggregate Limit	\$1,000,000
Defense Costs Outside The Limit	\$1,000,000
Retention	\$10,000

CRIME INSURANCE

Policy Term: May 1, 2014-15

Insurer: Continental Casualty Company

Employee Dishonesty	\$500,000
Retention	\$2,500
Forgery or Alteration	\$25,000
Retention	\$250
Theft, Disappearance and Destruction	\$25,000
Retention	\$250
Computer Fraud and Wire Transfer Fraud	\$500,000
Retention	\$2,500

UMBRELLA LIABILITY

Policy Term: May 1, 2014-15

Insurer: St Paul Fire & Marine Insurance CO

Per Occurrence Limit	\$25,000,000
Aggregate Limit	\$25,000,000
Self-Insured Retention	None on Excess basis
(Coverage is excess/following form over General Liability, Employee Benefits Liability, and Hired & Non-Owned Auto Liability)	

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EARTHQUAKE INSURANCE

Policy Term: May 1, 2014-15

Insurer: Insurance Company of the West

Aggregate Limit

\$3,250,000

Deductible

10%

CYBER LIABILITY

Policy Term: May 1, 2014-15

Insurer: Travelers Casualty & Surety Co of Europe

General Aggregate Limit Per Location

\$1,000,000

Deductible

\$10,000

WORKERS' COMPENSATION

Policy Term: October 11, 2014-15

Insurer: Hanover American Insurance Company

Workers Compensation – CA

Statutory

Employers Liability – Bodily Injury by Accident Each Accident

\$1,000,000

Employers Liability – Bodily Injury by Disease Policy Limit

\$1,000,000

Employers Liability – Bodily Injury by Disease Each Employee

\$1,000,000

The summary of the association's policies of insurance provides only certain information, as required by subdivision (f) of Section 5300 (b)(9) 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.