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October 1, 2015

To the Owners of

Luma Homeowners Association
1100 South Hope Street
Los Angeles, CA 90015

Re: Insurance Portfolio

Ladies & Gentlemen:

Enclosed is the insurance disclosure per California Civil Code 5300.

Also, enclosed are the Evidence of Property Insurance and Certificate of Liability Insurance which should be forwarded to your lender. If your lender sends you a letter requesting insurance evidence showing your name and address and their name and address, please email the request to sfcerts@hubinternational.com and our certificate department will forward specific insurance proof to your lender.

NOTE THAT THERE IS A \$10,000 PROPERTY DEDUCTIBLE AND YOUR COMPLEX'S GOVERNING DOCUMENTS MAY REQUIRE THAT YOU INSURE YOUR FIXTURES/BUILDING IMPROVEMENTS, SO IT IS VERY IMPORTANT THAT YOU PURCHASE A HOMEOWNERS POLICY TO COVER YOUR FIXTURES, LOSS ASSESSMENT, PERSONAL PROPERTY, ADDITIONAL LIVING EXPENSE/RENT LOSS AND PERSONAL LIABILITY, EVEN THOSE WHO RENT THEIR UNIT. EACH UNIT OWNER COULD BE CHARGED FOR THE \$10,000 DEDUCTIBLE IN THE EVENT HE/SHE (UNIT OWNER), A RESIDENT, OR GUEST IS NEGLIGENT IN CAUSING THE LOSS, EVEN IF YOU RENT YOUR UNIT.

You may want to hold copies of these enclosed documents to give the lender if you refinance your unit. Lenders are now requiring owners to purchase a Homeowners policy (referred to as HO-6) for refinances.

Please call us if there are any questions.

Sincerely,

A handwritten signature in black ink that reads "Dorothy McCorkindale".

Dorothy McCorkindale, CPCU
Senior Vice President

Encl.