

October 2nd, 2023

Luma Homeowners Association
Civil Code 5300(b)(9) Disclosure Summary Form

Property: Affiliated FM – 10/01/2023 – 10/01/2024

Limits: \$211,835,000 Special Form (Wind Included), Equipment Breakdown Coverage Included
Guaranteed Replacement Cost with No Coinsurance
Deductible: \$10,000 Per Occurrence
Deductible: \$25,000 Water Damage
Deductible: \$100,000 Flood

General Liability: Travelers Property Casualty Company of America – 10/01/2023 – 10/01/2024

Limits: \$1,000,000/\$2,000,000 Per Occurrence/General Aggregate
Limits: \$1,000,000 Hired and Non-Owned Automobile Liability
Deductible: \$0

Umbrella Liability: ACE Property & Casualty Insurance Company, Fireman's Fund Insurance Company, Navigators Insurance Company – 10/01/2023 -10/01/2024

Limits: \$50,000,000 Each Occurrence/General Aggregate
Self-Insured Retention: \$0 Per Occurrence

Directors' and Officers' Liability: Philadelphia Indemnity Insurance Company – 06/04/2023 – 10/01/2024

Limits: \$1,000,000 Per Occurrence/General Aggregate
Retention: \$1,000 Per Occurrence

Crime: Hanover Insurance Company – 10/01/2023 – 10/01/2024

Limits: \$5,000,000 Per Occurrence
Deductible: \$10,000

Workers' Compensation: Pennsylvania Manufacturers' Assoc Ins Co. – 10/01/2023 – 10/01/2024

Limits: Statutory
\$1,000,000 Employer's Liability – Each Accident
\$1,000,000 Employer's Liability – Disease – Policy Limit
\$1,000,000 Employer's Liability – Disease – Each Employee

Pollution Legal Liability: Indian Harbor Insurance Company 10/01/2023 – 10/01/2024

Limits: \$1,000,000/\$1,000,000
Retention: \$25,000

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

*For lender and/or unit proof of insurance please reach out to your Newfront service team directly.