

INSURANCE SUMMARY
BEAR BRAND RANCH COMMUNITY ASSOCIATION

MASTER POLICY	
Insurance Carrier:	Philadelphia Indemnity Insurance
Policy Number:	#PHPK648615
Expiration Date:	11/22/11
Agent's Name and Phone:	LaBarre/Oksnee (949) 588-0711
Commercial Property Coverage:	\$1,000,000.00 per occurrence
Deductible:	None
Limit of Liability:	\$2,000,000.00 aggregate
DIRECTORS & OFFICERS LIABILITY	
Insurance Carrier:	Liberty Mutual
Policy Number:	#CAP003497-0110
Expiration Date:	11/22/11
Agent's Name and Phone:	LaBarre/Oksnee (949) 588-0711
Limit of Liability:	\$1,000,000.00 aggregate
Deductible:	\$5,000.00 per occurrence
FIDELITY BOND	
Insurance Carrier:	Philadelphia Indemnity Insurance
Policy Number:	#PHPK648615
Expiration Date:	11/22/11
Agent's Name and Phone:	LaBarre/Oksnee (949) 588-0711
Coverage Limit:	\$600,000.00
Deductible:	\$2,500.00 per occurrence
COMMERCIAL UMBRELLA	
Insurance Carrier:	Great American Insurance
Policy Number:	#UM2386961-0623
Expiration Date:	11/22/11
Agent's Name and Phone:	LaBarre/Oksnee (949) 588-0711
Coverage Limit:	\$5,000,000.00

If renewal occurs in the next 12 months with the same provider, no further disclosure will be made.