

OAK GROVE OWNERS ASSOCIATION – Insurance Policy Summary – 2003/2004

Insurance Company	Policy #	Coverage Type	Loss Limit	Deductible	Endorsements	Annual Premium	Renewal Date	Agent	Phone
Axa Re American Insurance Company New York, NY	04-6500007191-C-00	Difference in conditions Earthquake	17,248,400	5%	100% Replacement Cost	\$ 27,990	11/21/04	Caesar & Seider	682-2571
State Farm Insurance	90-Q6-6918-4	Condominium Association Policy Carports BOL – 10% Liability Blanketed Coverage Extra Replacement Coverage (20%) Medical Trees & Plants Employee Dishonesty Directors & Officers	15,466,300 985,100 1,000,000 3,893,260 5,000 45,000 100,000 3,000,000	2,000		\$ 34,680	11/21/04	Fox	962-3687
State Farm Insurance	90-SO-5636-6	Commercial Umbrella Liability Annual Aggregate	2,000,000 2,000,000			\$ 656	11/21/04	Fox	962-3687

Premium Total

\$ 63,326

Caesar & Seider Agency

Ray Seider
40 East Alamar Avenue
Santa Barbara, CA 93105
(805) 682-2571 – Fax 682-1056

Axa - Earthquake Insurance

R. David Fox Insurance Agency

Dave Fox
1220 Santa Barbara St.
Santa Barbara, CA 93101
(805) 962-3587 – Fax 962-3687

State Farm Insurance Co. Policy

For those owners that have a mortgage, please save this document.

Your loan company may ask you for this information in the near future.