

**SUMMARY OF**  
**INSURANCE COVERAGES**  
**FOR SHADOW LAKE CONDOMINIUMS**

This is a summary of the insurance for the Association. No coverage is provided by this summary nor can it be construed to replace any provision of the Association insurance policy. You should read your condominium documents and review them for complete information on your responsibilities as a Lot Owner. Covered property is subject to causes of loss as described in policy #PHPK270269 effective November 1, 2007 through November 1, 2008. If there is any conflict between the policy and this summary, **the provisions of the insurance policy shall prevail.**

**RESPONSIBILITY OF ASSOCIATION**

The policy covering **Shadow Lake Condominiums** affords the following property coverage including insurable improvements, alterations, fixtures, appliances and equipment located within Units. The property is either of the original construction or replacement of original construction with like, kind and quality. This includes the following but not limited to:

- All cabinetry (kitchen, bath, etc.). All cabinets built in and forming a part of the building are covered.
- Floor covering such as wall-to-wall carpeting, linoleum, and/or tile, which are permanently affixed to the building, are covered. Oriental, Persian and other area or detached rugs **ARE NOT** covered.
- Interior walls, wall coverings, paint, and wallpaper, which are affixed to the building, are covered. Pictures, mirrors, and other detached wall decorations **ARE NOT** covered.
- All plumbing and electrical fixtures, including but not limited to knobs, light fixtures, ceiling fans, etc. are covered.
- Built-in appliances and equipment such as, dishwashers and ranges are covered.
- All heating and cooling elements are covered. The maintenance, repair and replacement **IS NOT** covered.

**DEDUCTIBLES FOR COVERED PROPERTY**

*Property Deductible: \$2,500 per occurrence other than earthquake.*  
*Earthquake Property Deductible: 5 % per building per occurrence.*

*The deductible is the responsibility of Unit Owner*

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Owners shall notify their Association of ALL improvements made to their respective Units and review all coverages including sub-limits and deductibles with their personal insurance agents so that adequate insurance coverage can be maintained on the HO6 and Association policies.

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