

**Insurance Disclosure**  
**Shadow Brook Swim Club**  
PO Box 20271  
San Jose, CA 95160

**Questions? Email [president@shadowbrook.org](mailto:president@shadowbrook.org)**  
**Log onto [WWW.EOIDIRECT.COM](http://WWW.EOIDIRECT.COM)**  
**to obtain a Certificate of Insurance.**  
**If no computer, call 1-877-456-3643**

**8/21/2024 to 8/21/2025**

**A. General Liability**

Carrier: Atain Specialty Policy #CIP448184002 Limit: \$2,000,000 per occurrence and aggregate  
Deductible: \$500  
Liability insurance for swim team and for swim lesson activities is not provided by our agency.

**B. Property/Buildings**

Carrier: Atain Specialty Policy # CIP448184002  
Limit: Scheduled Limits on buildings, pools, components and business personal property total \$680,000  
Deductible: \$5,000

**C. Directors and Officers**

Carrier: CNA Policy #0619081410 Limit: \$1,000,000 per occurrence and aggregate  
Deductible: \$5,000

**D. Crime**

Carrier: Travelers Policy #106152738 Limit: \$600,000  
Deductible: \$6,000

**E. Excess Liability - 1st layer**

Carrier: Evanston Insurance Policy #XOBW10111024  
Limit: \$5,000,000 Excess over General Liab and D&O  
Deductible: Underlying

**F. Excess Liability - 2nd layer**

Carrier: Century Surety Policy #CCP50017200 Limit: \$5,000,000 Excess over General Liab

**Work Comp:** Not with our agency

**Earthquake:** None

**Flood:** None

The Association pays the annual insurance premium. The association's insurance is for common area swim club general liability, structures and components only. Your home, personal property, personal liability, personal workers comp, loss assessment & loss of use are not insured by the Homeowners' Association Master Insurance Policy. Each owner should consult an insurance agent to purchase insurance to insure these and other exposures as recommended by their agent.

This summary of the association's policies of insurance provides only certain information as required by subsection (b)(9) 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 the deductible that applies. Association members should consult with their individual broker or agent for appropriate coverage.