

**CARLSBAD CREST HOMEOWNERS ASSOCIATION
BARE WALLS DEAR HOMEOWNER BROCHURE**

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| Policy Period | 7/1/2021 to 7/1/2022 |
| Property Limit | 46,000,000 |
| Property Deductible All Special Form Perils Except Water Damage | 10,000 |
| Water Event Deductible | 15,000 |
| BARE WALLS - (Finished Interiors EXCLUDED & Responsibility of Unit Owners to Insure (i.e., built-in appliances, carpeting, wallpaper, upgrades, etc.) | BARE WALLS COVERAGE APPLIES FINISHED INTERIORS ARE EXCLUDED |
| Earthquake Policy Period | N/A |
| Earthquake Loss Limit / Deductible "Per Building" | N/A |
| You Can Consider Adding EQ Loss Assessment Coverage to your HO-6 (Condo) Policy- 25-50-75-100K Limits Available | |

THE ASSOCIATION MASTER POLICY WILL NOT COVER ANY OF THE BELOW

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| Personal Property | Items Such as Clothing, Furniture, Jewelry, Television, Etc. |
| Additional Living Expense | If Unit Becomes Uninhabitable Due to an Insured Loss |
| Personal Liability | Protection for Personal Lawsuits, Legal and Medical Expenses; Injury or Property Damage to Others |
| Condo Building Coverage | Upgraded flooring, window coverings, built-in cabinets, bookcases, finished surfaces, wall/ceilings |
| Loss Assessment (With or Without Earthquake Loss Assessment) | Unit Owner's share of assessments charged by the HOA for property or liability losses. |

EVERY UNIT OWNER SHOULD SECURE AN HO-6 (CONDO POLICY)

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| Natalie Myrick, Personal Lines Manager. Contact for a Free/No Obligation Personal Insurance Quote and/or Review. | Direct Line (949) 381-7708 Natalie.Myrick@Aleragroup.com |
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IF YOU RECEIVED A LETTER FROM YOUR LENDER BELOW ARE YOUR OPTIONS

- Using the General Information in the Section below Email or Fax the Letter You Received.
- Create a Free Account at WWW.EOIDIRECT.COM and you can obtain your certificate annually online
- EOI Customer Service/Help Desk can be reached by calling (877) 456-364

GENERAL INFORMATION AND HOA SERVICE TEAM CONTACT INFORMATION

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|----------------------------------|--|
| Main Phone | (949) 387-7700 or (888) 800-5242 |
| General Email | ARRinfo@AleraGroup.com |
| Jon – Crain Marketing Specialist | Direct (949) 381-7720 Jon.Crain@AleraGroup.com |

CLAIMS

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|--------------------------------|---|
| Sylvia Salas – Claims Manager | Direct (949) 381.7722 Sylvia.Salas@AleraGroup.com |
| Glenn Robinson – Claims Backup | Direct (949) 381-7712 Glenn.Robinson@AleraGroup.com |

**ALERA – ARR INSURANCE AGENCY LLC | www.aleragroup.com | License# 0M10410
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