



**GOLDEN ALLIANCE  
INSURANCE**

### IMPORTANT NOTICE

RE: **Zeina Village HOA**

To: All Unit Owners

This notice is intended to give all owners a brief summary of the insurance policies carried by the association.

The master insurance policy deductible effective **10/15/2025** will be **\$50,000 for all covered perils**. In most cases, any owner presenting a claim for their own property damage will be responsible for the master policy deductible of **\$50,000 for all covered perils**. The master policy covers the structure including the permanently attached interior fixtures, flooring, cabinets, and betterments and/or improvements that have been made to the unit. The master policy does not cover personal belongings, liability, and additional living expenses or loss of rents.

The unit owner should also have a minimum limit of **\$50,000** for loss assessment as they can be assessed for a loss in the community.

Additionally, per the CC&Rs a unit owner may be held liable for any damage to other units near them as well as common area property that sustain losses that originated in their unit or from an appliance that they are responsible to maintain. **So, obtaining personal liability coverage as well is imperative.**

We urge owners to contact their personal insurance provider and provide them this letter to ensure that they have the proper HO-6 policy protection for their condominium.

This letter should make it clear to your personal insurance agent or broker what coverage they should provide you with to best protect you. If after presenting them with this letter, they have any questions, please have them call our office for clarification. We would be happy to help guide them.

Sincerely,

Brian Berce

OWNER/AGENT

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