

### **Third Walnut Creek Mutual Property Insurance**

Third Walnut Creek Mutual's property insurance policy provides coverage for damage to real property in the Projects caused by hazards such as fires, floods, and windstorms. It DOES NOT provide protection for personal property or personal liability of owners and residents. It DOES NOT protect you in the event you are displaced from your unit. It DOES NOT cover earthquake damage.

Due to the limitations of the protection afforded under Third Mutual's policy it is strongly recommended that you consider how you would provide for your needs in the event of damage to your unit. You should also review your insurance needs at least annually with a professional insurance agent or broker. Types of additional coverage you should consider purchasing include but are not limited to are: *Loss of Use Coverage, Personal Property Coverage, Personal Liability Coverage, and/or Alteration Improvement Coverage.*

Third Walnut Creek Mutual's real property insurance coverage is provided by a special "all risk" property policy that insures the covered property for replacement cost value. It also includes provisions for removal of debris and reconstruction in compliance with current building codes.

Damage to structural alterations is excluded if Third Mutual's Alteration Permit Application Review Committee and the City of Walnut Creek have not approved the alterations.

You may order proof of Third Mutual's insurance policy by calling Arthur J. Gallagher's certificate center at (925) 953-5204 or by faxing your request to (925) 299-0328. Or you can email a request to: [rossmoor@ajg.com](mailto:rossmoor@ajg.com). State that the coverage is through the Golden Rain Foundation with Travelers Insurance Master Policy and give them your unit address.

If you or your insurance agent require additional information contact Joan Petterson, Risk Analyst, at 988-7649. Also see Third Walnut Creek Mutual "Policy 50 Insured and Uninsured Losses to Property"