

**LEISURE VILLAGE ASSOCIATION
ANNUAL POLICY STATEMENT
(Civil Code 5310)**

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February 2026

ANNUAL POLICY STATEMENT
(Civil Code 5310)

1. Designated Recipient (Civil Code 4035):

The designated recipient for Leisure Village Association to receive official communications for the Association is Christi Moore, CMCA, AMS, PCAM, General Manager, 200 Leisure Village Drive, Camarillo, CA 93012.

2. Right to Notice for Two Addresses (Civil Code 4040(b)):

Members have a right to submit a secondary address to the Association for the purpose of receiving notices, including the Annual Budget Report. Any owner wishing to have the Association record a second address must submit the Secondary Address Recipient name, address and phone number in writing, to the Leisure Village Association Office at 200 Leisure Village Drive, Camarillo, CA 93012.

Upon receipt of a written request from an owner identifying the secondary address information, the Association shall send additional copies of notices required by Section 4040(b) of the California Civil Code to the secondary address provided.

The owner may identify or change a secondary address at any time, provided that, if a secondary address is identified or changed; the Association shall only be required to send notices to the requested secondary address from the point that the Association received the request.

3. Process for Updating Owner Addresses (Civil Code 4041):

A member shall on annual basis provide written notice to the association of all of the following:

- (a) Property address within the Association
- (b) Member's name, address and phone number.
- (c) Primary address to which notices from the Association are to be delivered, including the recipient's name and phone number.
- (d) Any secondary address to which notices from the Association are to be delivered, including the secondary recipient's name and phone number.
- (e) Any legal representative (such as any person with power of attorney, or other person who can be contacted in the event of your extended absence from the separate interest), including the person's address and phone number.

If a member fails to provide the information above, in writing, or none, 30 days prior to the mailing of the Annual Budget Report and Annual Policy Statement, the last property

mailing address provided by a member shall be deemed to be the address to which notices are to be delivered.

4. General Notice Location (Civil Code 4045(a)(3)):

General notices to the membership shall be provided by one or more of the following methods:

- (a) First class mail, postage prepaid.
- (b) Inclusion in an electronic document or notice.
- (c) Posting of the document in a prominent location accessible to all members, such as the bulletin board at the Community Center and/or Administration Office.
- (d) Posting of the document on the Leisure Village website: www.leisurevillage.org or the Community homeowner portal.
- (e) Inclusion in the programming broadcast by LVTV.

5. Providing Right to "General Delivery" or "General Notice" (Civil Code 4045):

All such notices shall be provided by one of the following methods:

- (a) First class mail, postage prepaid, registered or certified mail, express mail, or overnight delivery by an express service carrier. The document shall be addressed to the recipient at the address last shown on the books of the Association.
- (b) E-mail, facsimile, or other electronic means, if the recipient has consented, in writing, to that method of delivery. The consent may be revoked, in writing, by the recipient.

6. Right to Minutes (Civil Code 4950(b)):

The minutes of the Open and Working Board Meetings are posted in a notebook at the Association Office. Additionally, at your expense (Civil Code 4950(b)), you have a right to receive approved minutes or an unapproved draft within 30 days of a meeting. Requests should be emailed to office@leisurevillage.org or mailed and/or delivered to the Association Office, 200 Leisure Village Drive, Camarillo CA 93012.

7. Assessment Collection Policies (Civil Code 5730):

Notice Assessments and Foreclosure: This notice outlines some of the rights and responsibilities of owners of property in common interest developments and the associations that manage them. Please refer to the sections of the Civil Code indicated for further information. A portion of the information in this notice applies only to liens recorded on or after January 1, 2003. You may wish to consult a lawyer if you dispute an assessment.

Assessments and Foreclosure: Assessments become delinquent 15 days after they are due, unless the governing documents provide for a longer time. The failure to pay association assessments may result in the loss of an owner's property through foreclosure. Foreclosure may occur either as a result of a court action, known as judicial foreclosure, or without court action, often referred to as non-judicial foreclosure. For liens recorded on and after January 1, 2006, an association may not use judicial or non-judicial foreclosure to enforce that lien if the amount of the delinquent assessments or dues, exclusive of any accelerated assessments, late charges, fees, attorney's fees, interest, and costs of collection, is less than one thousand eight hundred dollars (\$1,800). For delinquent assessments or dues in excess of one thousand eight hundred dollars (\$1,800) or more than 12 months delinquent, an association may use judicial foreclosure or non-judicial foreclosure subject to the conditions set forth in Article 3 (commencing with Section 5700) of Chapter 8 of Part 5 of Division 4 of the Civil Code. When using judicial or non-judicial foreclosure, the association records a lien on the owner's property. The owner's property may be sold to satisfy the lien if the amounts secured by the lien are not paid. (Sections 5700 through 5720 of the Civil Code, inclusive)

In a judicial or non-judicial foreclosure, the association may recover assessments, reasonable costs of collection, reasonable attorney's fees, late charges, and interest. The association may not use non-judicial foreclosure to collect fines or penalties, except for costs to repair common area damaged by a member or a member's guests, if the governing documents provide for this. (Section 5725 of the Civil Code)

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The association must comply with the requirements of Article 2 (commencing with Section 5650) of Chapter 8 of Part 5 of Division 4 of the Civil Code when collecting delinquent assessments. If the association fails to follow these requirements, it may not record a lien on the owner's property until it has satisfied those requirements. Any additional costs that result from satisfying the requirements are the responsibility of the association. (Section 5675 of the Civil Code).

At least 30 days prior to recording a lien on an owner's separate interest, the association must provide the owner of record with certain documents by certified mail, including a description of its collection and lien enforcement procedures and the method of calculating the amount. It must also provide an itemized statement of the charges owed by the owner. An owner has a right to review the association's records to verify the debt. (Section 5660 of the Civil Code)

If a lien is recorded against an owner's property in error, the person who recorded the lien is required to record a lien release within 21 days, and to provide an owner certain documents in this regard. (Section 5685 of the Civil Code)

The collection practices of the association may be governed by state and federal laws regarding fair debt collection. Penalties can be imposed for debt collection practices that violate these laws.

Payments: When an owner makes a payment, the owner may request a receipt, and the association is required to provide it. On the receipt, the association must indicate the date of payment and the person who received it. The association must inform owners of a mailing address for overnight payments. (Section 5655 of the Civil Code)

An owner may, but is not obligated to, pay under protest any disputed charge or sum levied by the association, including, but not limited to, an assessment, fine, penalty, late fee, collection cost, or monetary penalty imposed as a disciplinary measure, and by so doing, specifically reserve the right to contest the disputed charge or sum in court or otherwise.

An owner may dispute an assessment debt by submitting a written request for dispute resolution to the association as set forth in Article 2 (commencing with Section 5900) of Chapter 10 of Part 5 of Division 4 of the Civil Code. In addition, an association may not initiate a foreclosure without participating in alternative dispute resolution with a neutral third party as set forth in Article 3 (commencing with Section 5925) of Chapter 10 of Part 5 of Division 4 of the Civil Code, if so requested by the owner. Binding arbitration shall not be available if the association intends to initiate a judicial foreclosure.

An owner is not liable for charges, interest, and costs of collection, if it is established that the assessment was paid properly on time. (Section 5685 of the Civil Code)

Meetings and Payment Plans: An owner of a separate interest that is not a time-share interest may request the association to consider a payment plan to satisfy a delinquent assessment. The association must inform owners of the standards for payment plans, if any exists. (Section 5665 of the Civil Code)

The Board must meet with an owner who makes a proper written request for a meeting to discuss a payment plan when the owner has received a notice of a delinquent assessment. These payment plans must conform with the payment plan standards of the association, if they exist. (Section 5665 of the Civil Code)

8. Leisure Village Association Collection Policy (Civil Code 5310(a)(7)):

The following is the policy adopted by the Board of Directors of Leisure Village Association, Inc.:

- (a) Assessments are due on the first of every month. Regular and special assessments become delinquent fifteen days after they are due.
- (b) There will be a cost of \$35.00 for each check that is returned for insufficient funds, stop payment, etc.
- (c) An annual interest rate of 12% will be imposed against delinquent assessments, late fees, and collection costs.

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- (d) When the payment becomes late the Association shall send a collection letter to the owner requesting payment in full of the delinquent assessments.
- (e) Homeowner assessment fees are due the first of each month. A \$20 late fee shall be added if payment is received in the Association office after the fifteenth of any month. Accounts with a balance remaining after the 30 days shall be charged interest at the rate of one percent (1%) per month.
- (f) If payment is not tendered within 10 days from the date of the Association's letter, a pre-lien initial collection letter may be sent by the Association's legal counsel.
- (g) If payment is not tendered within 30 days from the date of the pre-lien initial collection letter, the Board may cause a lien to be recorded against the owner's residence. The decision to lien will be made by the Board in an open meeting and will be documented in the Board's meeting minutes.
- (h) If the delinquent account is sent to the Association's attorney or collection agency, owners shall not send any assessment payments or correspondence to the Association; payments and correspondence will only be accepted by the law firm or collection agency.
- (i) Prior to recording a lien, the Association will offer internal dispute resolution (IDR) to the delinquent owner and, if accepted, the Association will participate in same.
- (j) A copy of the recorded lien will be mailed by certified letter to all owners of record within 10 days from the date of recording.
- (k) The Association will not commence foreclosure proceedings against the owner's residence unless the delinquent assessments equal or exceed \$1800 or the assessments are more than 12 months delinquent.
- (l) Prior to initiating foreclosure, the Association shall offer, and if so requested by the owner, will participate in IDR.
- (m) The decision to initiate foreclosure will be made by the Board in an Executive Session Board Meeting no less than 30 days prior to a public sale, and will be documented in the Board's meeting minutes.
- (n) The board will provide written notice of the decision to foreclose via personal service to the occupant of the owner's residence or the owner's legal representative or by first class mail to the owner's last known address.
- (o) If an owner brings his or her account current, a release of lien will be recorded in the county recorder's office within 21 days from payment.

9. Rules Enforcement Policy (Civil Code 5850):

Rule 1.01 Disciplinary Action: The Association may take disciplinary action against any resident or non-resident member of the Association, and/or any tenant, for breach of any Rules & Regulations, By-Laws, CC&Rs or Articles of Incorporation (i.e., the governing documents). At all times, the owner is responsible for the action of his or her tenants, as well as all guests, employees, invitees and other visitors of both the owner and the tenant. For purposes of this section, the term "violations" includes any breach of the governing documents, including any failure to pay assessments and related charges (i.e., late fees, interest and collection charges) or monetary penalties.

After notice and hearing, disciplinary action authorized may consist of any of the following:

- (a) A monetary penalty not to exceed \$100 for each infraction, except in cases determined to be a Health or Safety Risk, which may be imposed one time, or on a recurring basis for ongoing violations.
- (b) Suspension of the right to use any common area facilities (i.e., facilities owned, operated or managed by the Association) for a period not to exceed 30 days for any single violation, or longer period for ongoing violations.
- (c) Suspension of tenant's and/or guest's rights to use common area facilities based upon member's violation.
- (d) Suspension of voting rights until violation has been cured or assessments and or monetary penalties have been brought current as determined and confirmed by the Board of Directors.

Rule 1.02 Hearings: Before any disciplinary action is taken, any member or tenant shall be entitled to a hearing before the Board of Directors or other persons designated by the Board of Directors. The Notice of Violation stating the nature of the violation and the date, time and place of the hearing shall be mailed by first class mail, not less than ten (10) days prior to the hearing. Any member or tenant shall have the right to appear

at said hearing in person, by counsel, or both, and shall have the right to present evidence orally or in writing.

Rule 1.03 Monetary Penalties: Any unpaid monetary penalties will remain on the homeowner account until payment is received.

Rule 1.04 Fees Incurred: In addition to the remedies specified in the Rules & Regulations, By-Laws or CC&Rs, any member or tenant found to be in violation of the Rules, By-Laws or CC&Rs shall be liable to the Association for any and all attorney fees and other costs incurred in enforcing the Rules & Regulations, By-Laws or CC&Rs of the Association.

Schedule of Monetary Penalties & Sanctions: See attached.

10. Dispute Resolution Procedures (Civil Code 5920 and 5965):

- (a) Internal Dispute Resolution (IDR) (Request to Meet and Confer):
Civil Code 5900 – See attached.
- (b) Alternative Dispute Resolution (ADR) (See Attached): California Civil Code 5925 requires that the Association give you the following notice concerning Alternative Dispute Resolution Procedures:

"Failure of a member of the Association to comply with the Alternative Dispute Resolution requirements of Section 5930 of the Civil Code may result in the loss of your right to sue the Association or another member of the Association regarding enforcement of the governing documents or the applicable law."

11. Architectural Changes (Civil Code 4765):

Any exterior modification to the dwelling unit requires the member obtain architectural approval. The procedure to obtain architectural approval for external dwelling unit changes is in the Architectural Guidelines for Leisure Village Association, Inc. A complete copy of the Architectural Guidelines for Leisure Village may be obtained at either the Association Office, the Recreation Center Office, or on the

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Leisure Village website at www.leisurevillage.org. A copy is also included in every escrow package that goes to new owners.

12. **Overnight Payments (Civil Code 5655):** Owners may make overnight payments to the following address: Leisure Village Association, 200 Leisure Village Drive, Camarillo CA 93012.
13. **Filing of Secretary of State Statement (Civil Code 5405):** See attached.

LEISURE VILLAGE ASSOCIATION, INC.

FILING OF SECRETARY OF STATE STATEMENT

Civil Code 5405

All common interest developments are required to file statements of information with the Secretary of State. As required by Civil Code 5405, and every association, whether incorporated or unincorporated must file Form SI-CID with the Secretary of State biennially (every other year) in the month of July, followed by Corporations Code 8210 to file form SI-100.

DATE OF FILING: SEPTEMBER 17, 2025

LEISURE VILLAGE ASSOCIATION

HAZARDOUS MATERIALS NOTICE

Health and Safety Code 25915.2

Due to the age of units and buildings that make up Leisure Village, it is important to note to anyone purchasing property in this common-interest development that the buildings may contain asbestos and/or lead paint. If this is a concern, you should consult a professional in this area for guidance.

SAMPLE

**REQUEST TO MEET AND CONFER
(Internal Dispute Resolution)
Civil Code 5900 thru 5920**

To: Leisure Village Association Board of Directors

FROM: _____

ADDRESS: _____

I/We, owners of _____ would like to meet with the Board or its designated representative to resolve the dispute concerning:

Please contact me at _____ to arrange a mutually convenient time and place to explain our positions and confer in good faith to resolve this dispute. (The Board may not refuse this request to meet and confer. See Civil Code Section 5900.)

I understand I have a right to be accompanied by an attorney or other assistant. I WILL (or) WILL NOT (circle one) be bringing an attorney with me.

I understand that if I don't notify the Association at least 5 days before the meeting that I will be accompanied by an attorney, the meeting may be cancelled and rescheduled.

I have received, read and understand the Association's Internal Dispute Resolution Policy and Procedures.

Date: _____ By: _____

DISCLAIMER: This form is for informational purposes only and may not be appropriate for your particular needs. Please contact the Administration Office for further information.

SAMPLE

ALTERNATE DISPUTE RESOLUTION (Civil Code 5925 thru 5965)

California Civil Code 5965 requires that the Association give you the following notice concerning Alternative Dispute Resolution (ADR) Procedures:

"Failure of a member of the association to comply with the alternative dispute resolution requirements of Section 5930 of the Civil Code may result in the loss of your right to sue the association or another member of the association regarding enforcement of the governing documents or the applicable law."

REQUEST FOR ALTERNATE DISPUTE RESOLUTION

Requesting Party: _____

Responding Party: _____

ADR REQUIRED: As provided for in Civil Code 5925, et seq., an association or a member of a common interest development may not file an enforcement action in superior court unless the parties have endeavored to submit their dispute to alternative dispute resolution.

NATURE OF DISPUTE: _____

FORM OF RESOLUTION REQUESTED:

Mediation Non-Binding Arbitration Binding Arbitration

TIME FOR RESPONSE: You have 30 days following receipt of this request to accept or reject the request. If you do not accept the request within that period, it will be deemed rejected. If you accept the request, the parties must complete the alternative dispute resolution within 90 days unless extended by written stipulation signed by the parties.

COSTS: The costs of alternative dispute resolution are borne by the parties.

ADR PROVISIONS: Included is the provision of the Davis–Stirling Act describing Alternative Dispute Resolution (Article 2, Civil Code 5925 et. seq.).

Signature of Requesting Party _____ Date: _____

I agree to submit to Alternative Dispute Resolution:

Signature of Responding Party: _____ Date: _____

DISCLAIMER: This form is for informational purposes only and may not be appropriate for your particular needs. Please contact the Administration Office for further information.

LEISURE VILLAGE ASSOCIATION
Schedule of Monetary Penalties
& Sanctions

Speeding on LVD & MVD-25mph

- 30 - 35 MPH \$25
- 36 - 40 MPH \$35
- 41 - 45 MPH \$50
- 46+ MPH \$100

Failure to Obey Stop Signs

- 1 - 10 MPH \$25
- 11+ MPH \$50

Other Traffic Violations

- Other _____ \$25
- Failure to Yield to Pedestrians/Vehicles \$50
- Failure to Yield to Emergency Vehicles \$50
- Driving While Under the Influence \$100
- No Valid Drivers License (12500(a) CVC) \$100
- Driving Left of Double Yellow \$100

Rules & Regulations Violations

- 16.04 Failure to Dispose of Pet Feces \$50

- 19.22(a) Abusive Language & Interfering w/Duties \$100
- _____ Other-up to \$100/violation
- 9.2 CC&Rs Owner Maintenance, Repair and Replacement Responsibilities \$50

Parking

- Obstructing Street Sweeper \$20
- No Handicap Placard \$50
- Other _____ \$25

Speeding Inside Villages-15mph

- 20 - 25 MPH \$25
- 25 - 30 MPH \$35
- 31 - 35 MPH \$50
- 36 + MPH \$100

Suspension of Right to Use Common Area Facilities - For a period not to exceed thirty days for any single violation, or longer period for ongoing violations or delinquent assessments

Suspension of Voting Rights - Until violation has been cured or delinquent assessments and/or monetary penalties have been brought current

Violations of Same Section Within 12 Months

- 2nd Violation - Original Penalty plus \$25
- 3rd Violation - Penalty plus \$50
- 4th Violation Mandatory Board Hearing

Before any disciplinary action is taken, any member or tenant shall be entitled to a hearing before the Board of Directors or other persons designated by the Board of Directors. The hearing shall be held not less than 10 days nor more than 20 days after mailing, by first class mail, the written notice of the nature of the violation, which notice shall also state the time and place of hearing. Any member or tenant shall have the right to appear at said hearing in person, by counsel, or both, and shall have the right to present evidence on his or her behalf orally or in writing.

Failure to submit payment will result in the recording of the penalty to the homeowner file as a debt payment due in full at the time of sale or transfer of the property.

Monetary penalties/sanctions approved by the Board of Directors on June 20, 2024.

Chuck Kiskaden, President

Marlynn Block, Vice President

James Murchie, Treasurer

Ruth Stubba, Secretary

Richard Loomis, Director-at-Large



LEISURE VILLAGE ASSOCIATION, INC.

CHARGES FOR DOCUMENTS PROVIDED AS REQUIRED BY CIVIL CODE SECTION 4525*

Property Address:

Owner of Property:

Owner's Mailing Address (if known or different from property address):

Provider of Section 4525 Items:

Print Name:

Position or Title:

Date Form Completed:

Check or Complete Applicable Column or Columns Below:

<u>DOCUMENT</u>	<u>CIVIL CODE SECTION</u>	<u>INCLUDED</u>	<u>FEE FOR DOCUMENT</u>	<u>NOT AVAILABLE (N/A), NOT APPLICABLE (N/APP), OR DIRECTLY PROVIDED BY SELLER AND CONFIRMED IN WRITING BY SELLER AS A CURRENT DOCUMENT (DP)</u>
Articles of Incorporation or statement that not incorporated	Section 4525(a)(1)	Yes	See Below	
CC&Rs & Bylaws	Section 4525(a)(1)	Yes	See Below	
Operating Rules	Section 4525(a)(1)	Yes	See Below	
Age Restrictions	Section 4525(a)(2)	Yes	See Below	
Rental Restrictions	Section 4525(a)(9)	Yes	See Below	
Annual Budget Report or summary, including reserve summary	Sections 5300 and 4525(a)(3)	Yes	See Below	
Assessment and reserve funding disclosure summary	Sections 5300 and 4525(a)(4)	Yes	See Below	
Financial statement review (audit)	Sections 5305 and 4525(a)(3)	Yes	See Below	

Assessment enforcement policy	Sections 5310 and 4525(a)(4)	Yes	See Below
Insurance Summary	Sections 5300 and 4525(a)(3)	Yes	See Below
Regular assessment	Section 4525(a)(4)	Yes	See Below
Special assessment	Section 4525(a)(4)	Yes	See Below
Emergency assessment	Section 4525(a)(4)	Yes	See Below
Other unpaid obligations of seller	Sections 5675 and 4525(a)(4)	Yes	See Below
Approved changes to assessments	Sections 5300 and 525(a)(4), (8)	Yes	See Below
Settlement notice regarding common area defects	Sections 4525(a), (6), (7) and 6100	N/A	N/A
Preliminary list of defects	Sections 4525(a)(6), 6000, and 6100	N/A	N/A
Notice(s) of Violation	Sections 5855 and 4525(a)(5)	Yes	See Below
Required statement of fees	Section 4525	Yes	See Below
Minutes of regular board meetings conducted over the previous 12 months, if requested	Section 4525 (a)(10)	Yes	See Below

TOTAL FEES FOR THESE DOCUMENTS: \$350.00 (DOCUMENTS MAY BE PURCHASED SEPARATELY)

*The seller may, in accordance with Section 4530 of the Civil Code, provide to the prospective purchaser, at no cost, current copies of any documents specified by Section 4525 that are in the possession of the seller.

*A seller may request to purchase some or all of these documents but shall not be required to purchase ALL of the documents listed on this form.

*The information provided by this form may not include all fees that may be imposed before the close of escrow. Additional fees that are not related to the requirements of Section 4525 may be charged separately.

LEISURE VILLAGE ASSOCIATION, INC.
Insurance Disclosure Form

Civil Code § 5300 requires that community associations annually disclose to the individual homeowners the following insurance coverage carried by the Association:

Property:

Name of Insurer: Endurance American Ins. Co.	Agent: Cline Agency Insurance Brokers
Policy Limits: \$50,000,000	Amount of Deductible: \$25,000
Date Policy Begins: November 1, 2025	Date Policy Ends: November 1, 2026

General Liability:

Name of Insurer: Philadelphia Indemnity Company	Agent: Cline Agency Insurance Brokers
Policy Limits: \$1,000,000 Each Occurrence \$2,000,000 General Aggregate	Amount of Deductible: \$5,000
Date Policy Begins: November 1, 2025	Date Policy Ends: November 1, 2026

Fidelity Insurance:

Name of Insurer: Great American Ins. Co.	Agent: Cline Agency Insurance Brokers
Policy Limits: \$10,400,000	Amount of Deductible: \$25,000
Date Policy Begins: November 1, 2025	Date Policy Ends: November 1, 2026

Directors & Officers Liability:

Name of Insurer: Everest National Ins. Co.	Agent: Cline Agency Insurance Brokers
Policy Limits: \$1,000,000	Amount of Deductible: \$25,000
Date Policy Begins: November 1, 2025	Date Policy Ends: November 1, 2026

LEISURE VILLAGE ASSOCIATION, INC.
Insurance Disclosure Form

Commercial Umbrella:

Name of Insurer: Greenwich Insurance Company	Agent: Cline Agency Insurance Brokers
Policy Limits: \$25,000,000 (in excess of Liability & D&O)	Amount of Deductible: N/A
Date Policy Begins: November 1, 2025	Date Policy Ends: November 1, 2026

Earthquake/Flood Insurance

Name of Insurer: Endurance American Ins. Co.	Agent: Cline Agency Insurance Brokers
Policy Limits; Earthquake: \$7,500,000 Flood: \$5,000,000	Amount of Deductible: EQ 5%, Flood \$500K
Date Policy Begins: November 1, 2025	Date Policy Ends: November 1, 2026

Statutory Disclosure

This summary of the Association's policies of insurance provides only certain information, as required by 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 any deductible that applies. Association members should consult with their individual insurance broker or agent for appropriate additional coverage.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

11/03/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Cline Agency Insurance Brokers 12400 Wilshire Boulevard Suite 200 Los Angeles CA 90025	CONTACT NAME: ROI Direct eoidirect.com PHONE (A/C No, Ext): (877) 456-3643 E-MAIL ADDRESS: help@eoidirect.com	FAX (A/C, No):
	INSURER(S) AFFORDING COVERAGE	
INSURED Leisure Village Association Inc Board of Directors 200 Leisure Village Drive Camarillo CA 93012	INSURER A: Philadelphia Indemnity Co	
	INSURER B: Greenwich Insurance Co	
	INSURER C: Great American Insurance Co	
	INSURER D: Endurance American Insurance Co	
	INSURER E: Nautilus Insurance Co	
	INSURER F: Ironshore Specialty Insurance Co	

COVERAGES RE **CERTIFICATE NUMBER:** Cert ID 51931 (1) **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> PHUB915848 <input checked="" type="checkbox"/> \$2M in XS OF 2ND GL GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			PHPK2620647 PHPK2620977004 SEC OP	11/01/2025 11/01/2026	11/01/2026 11/01/2026	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMPOP AGG \$ 2,000,000 GL Deductible \$ 5,000 COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
H	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY			BA3X7439982542G	11/01/2025	11/01/2026	\$ \$ \$ \$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$ <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS-MADE			PPP7452855	11/01/2025	11/01/2026	EACH OCCURRENCE \$ 25,000,000 AGGREGATE \$ 25,000,000 In Excess of \$ GL/AUTO/D&O PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		Y/N <input type="checkbox"/>	N/A			
C	Crime/Fidelity Bond			SAAP125475	11/01/2025	11/01/2026	Ded. \$25,000 \$ 10,400,000
D	Property - Commercial			ESP30027169203	11/01/2025	11/01/2026	Ded. \$25,000, Wind/Hail \$250X \$ 50,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 Carrier G: At-Bay Specialty Ins. Co.
 Carrier H: Travelers Casualty and Surety Company
 Carrier I: Everest National Insurance Co.

Master Policy: Special Form (Wind/Hail not excluded); Replacement Cost Valuation (100%); Blanket Limit. Inflation Guard N/A - limits reassessed annually at renewal. Includes Ordinance or Law (A/B/C), Equipment Breakdown, Separation of Insureds, and Waiver of Subrogation, PER POLICY FORMS. Scope of Coverage: Bare Walls - No Walls-in coverage. Management is additionally insured under GL and D&O; Fidelity insurance extends to management., per policy forms. Earthquake and Flood

CERTIFICATE HOLDER PROOF OF INSURANCE	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE

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DESCRIPTION OF OPERATIONS SECTION CONTINUEDDATE
11/03/2025CERTIFICATE HOLDER:
PROOF OF INSURANCEINSURED:
Leisure Village Association Inc

Board of Directors
Camarillo CA 93012**DESCRIPTION OF OPERATIONS CONTINUED:**

Policies: Are a part of the master property policy with an earthquake sublimit of \$7,500,000 and Flood Sublimit of \$5,000,000. Please consult the policy for scope of property covered, Building Ordinance sub-limits (if applicable) and other endorsements/ extensions, as well as complete coverage terms, conditions, limitations and exclusions. Individual owners should inquire with their personal insurance agents regarding recommended HO-6 coverage and personal EQ protection to supplement the HOA's insurance.

LEISURE VILLAGE ASSOCIATION

**STATUS OF THE ASSOCIATION AS A FEDERAL HOUSING
ADMINISTRATION APPROVED PROJECT**

Civil Code 5300(b)(10)

Certification by the Federal Housing Administration may provide benefits to members of any association, including an improvement in an owner's ability to refinance a mortgage or obtain secondary financing and an increase in the pool of potential buyers of the separate interest.

This common interest development is not a condominium project. The association of this common interest development is not certified by the Federal Housing Administration.

LEISURE VILLAGE ASSOCIATION

REMOVAL OF NAME FROM MEMBERSHIP LIST

Civil Code 5220

Homeowners have a right to request that his/her name be removed from any mailing list other than required Association mailings.

Any homeowner who does not want his/her name given out to any homeowner requesting such for a personal mailing should fill out the following information and either drop it off at the Association Office or mail it to:

*Leisure Village Association
200 Leisure Village Drive
Camarillo CA 93012*

I DO NOT WANT MY NAME AND ADDRESS GIVEN OUT TO ANY HOMEOWNER FOR PERSONAL MAILINGS. THIS ONLY APPLIES TO THE ASSOCIATION DELETING IT FROM ANY MEMBERSHIP LIST THAT MAY BE REQUESTED FOR ALLOWED PURPOSES. IT DOES NOT PREVENT A HOMEOWNER FROM OBTAINING YOUR NAME AND ADDRESS FROM OTHER SOURCES.

NAME: _____

ADDRESS: _____

PHONE NUMBER: _____



LEISURE VILLAGE ASSOCIATION, INC.

Hey, Neighbors!

The Village is heading into Board election season and the required nomination forms are included in this packet.

Are you one of the many engaged and forward-thinking Villagers who comes to the podium at every Board meeting to share insights and ideas that will help move us farther into the 21st century and beyond?

Are you committed to serving your community and working to maintain and improve our safe, secure and active Village lifestyle?

Our governing documents and mandated term limits require that my colleague, Ruth Stubba and I both step down in June, after serving two two-year terms as Directors.

Please consider running for the two open seats on the Board of Directors. Completing the nomination form is the first step! The members of the Elections Committee can answer any questions you may have and will be available to guide you through the entire process.

Looking forward to meeting our new candidates – could that include YOU?

- Marlynn Block, Board Vice President & Chair, Village Elections Committee

LEISURE VILLAGE ASSOCIATION, INC.

CANDIDATE NOMINATION FORM

NOTICE IS HEREBY GIVEN THAT THE ANNUAL MEETING OF THE MEMBERS OF LEISURE VILLAGE ASSOCIATION, INC., ("ASSOCIATION") WILL BE HELD ON JUNE 11, 2026, AT 10 A.M. IN THE RECREATION CENTER ASSEMBLY ROOM

The members will be voting on two open positions (2-year terms) on the Board of Directors.

This form is provided for owners who wish to run for the Board of Directors. You may nominate yourself. If you nominate someone else, please make sure they are willing to serve as we will be verifying that he or she wishes to have his or her name placed on the ballot. Depending upon the number of responses we may or may not include a copy of this form but will provide a synopsis as an enclosure with the Secret Ballot and return envelope. The Candidate Nomination Form may include a statement by the candidate not to exceed 500 words. The Association may not edit or redact any content from these communications but may include a statement specifying that the candidate or member and not the Association is responsible for that content.

Write-in candidates, i.e., candidates written on the ballots after they are distributed by the Association, are discouraged as it does not afford such candidates the same opportunity as those candidates whose names are pre-printed on the ballots, and it complicates the election process at the time of the meeting. Please get your nominations in early!

NAME OF NOMINEE: _____

ADDRESS: _____

STATE REASONS FOR YOUR NOMINATION: _____

GOALS FOR HOA: _____

Please indicate whether you have been convicted of a dishonest act, which includes, but is not limited to fraud, theft, embezzlement, bribery, misappropriation of property, or other financial crimes. Yes No

If you answered yes above, please indicate the crime(s): _____

ACCEPTION OF NOMINATION: *I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.*

Signature of Nominee

Phone Number of Nominee

This form must be received by the Association by mail or personal delivery by 5 P.M. on March 13, 2026, at 200 Leisure Village Drive, Camarillo CA 93012.

CANDIDATES INFORMATION FORM

NAME _____

VILLAGE ADDRESS _____ HOW LONG _____

EDUCATION _____

BRIEF JOB HISTORY _____

OTHER QUALIFICATIONS _____

WHY ARE YOU RUNNING FOR THE BOARD _____

WHAT ARE YOUR MAIN PRIORITIES FOR THE VILLAGE _____

LIST LVA ACTIVITIES, COMMITTEES, OFFICES, ETC. _____

FAMILY _____

CIVIC AND SOCIAL ACTIVITIES _____

If more space is needed, attach additional pages listing the question with your answer.