

**COMMERCIAL MULTI-PERIL INSURANCE POLICY**

Effective 03/31/2014

Declaration Number 001

Policy Effective from 03/31/2014 to 03/31/2015 at 12:01 AM Local Time

**Named Insured:**

**CROWN HARBOR HOA**  
**C/O MASSINGHAM & ASSOC. MGT**  
**8000 JARVIS AVE**  
**Newark, CA 94560**

**Agency:**

**SDA43**

**Networked/Socher Insurance Agency**  
**988 McCourtney Rd**  
**Grass Valley, CA 95949**  
**(530) 274-3102**

**DBA Name:**

**Form of Business:** Corporation

**Business Description:** HOA

**NEW Policy Declaration**

These declarations together with the coverage forms and endorsements added thereto, if any, issued to form a part thereof, complete the above numbered policy.

Your full term policy Premium Charge is \$ 28,642. You will be billed for the premium due at the start of the policy term and for additional premium due if you are paying on an installment plan basis.

**In return for the payment of the premium when due, and subject to all the terms of this policy, we agree to provide the insurance stated in this policy. The premiums shown for the Commercial General and Professional Liability Coverage Parts, if any, are estimated premiums if rated based on estimated exposure information. This estimated exposure information is subject to audit, and if audited, may result in either additional premium due to us or a return premium due to you.**

| COVERAGE                                   | PREMIUM                    |
|--|----------------------------|
| Commercial Property Coverage Part          | \$ 26,088                  |
| Commercial General Liability Coverage Part | \$ 2,554                   |
| Commercial Inland Marine Coverage Part     | Not Covered                |
| Commercial Crime Coverage Part             | Not Covered                |
| Garage Coverage Part                       | Not Covered                |
| Professional Liability Coverage Part       | Not Covered                |
| Certified Terrorism Act Coverage           | Not Covered                |
|  | <b>Sub-Total \$ 28,642</b> |
|  | <b>CA Surcharge \$ 0</b>   |
|  | <b>TOTAL \$ 28,642</b>     |

**Payment Plan:** 25% Down & 8 Monthly Pmts after 2 mos

**Countersigned:**



Authorized Representatives

**Date:** March 31, 2014

## POLICY INDEX

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## LOCATION SCHEDULE

### List of Locations

Location: 1    HOA  
1302 Crown Dr  
1302-1389  
Alameda, CA 94501



**PROPERTY COVERAGE DECLARATIONS**

**INDIVIDUAL LOCATION COVERAGE**

|  | Limit                        | Deductible |
|--|------------------------------|------------|
| <b>Location: 1</b>   |                              |            |
| Property: 1  |                              |            |
| Addendum:  |                              |            |
| 1302 Crown Dr, Alameda, CA 94501   |                              |            |
| HOA  |                              |            |
| Appended: 1302-1389 Crown Dr null  |                              |            |
| null   |                              |            |
| <br><b>Building</b>  | <br>\$ 27,396,984            |            |
| Coinsurance - 100%   |                              |            |
| Replacement Cost   |                              |            |
| Replacement Cost Over-Limit Protection                                   |                              |            |
| Agreed Amount  |                              |            |
| Inflation Guard - 6%   |                              |            |
| Building Ordinance   |                              |            |
| Coverage A   | - Included in Building Limit |            |
| Coverage B   | \$ 1,369,850                 |            |
| Coverage C   | \$ 2,739,700                 |            |
| Cause of Loss - Special  |                              |            |
| Plus Equipment Breakdown   |                              |            |
| Deductible - All covered Causes of Loss except if otherwise shown below. |                              | \$ 5,000   |
| <br><b>Business Personal Property</b>                                    | <br>\$ 15,000                |            |
| Coinsurance - 100%   |                              |            |
| Replacement Cost   |                              |            |
| Cause of Loss - Special  |                              |            |
| Except:  |                              |            |
| Vandalism  |                              |            |
| Plus Equipment Breakdown   |                              |            |
| Deductible - All covered Causes of Loss except if otherwise shown below. |                              | \$ 5,000   |
| <br><b>Business Income</b>   | <br>\$ 381,435               |            |
| Coverage Basis: Coinsurance - 100%                                       |                              |            |
| Cause of Loss - Special  |                              |            |
| Plus Equipment Breakdown   |                              |            |

**PROPERTY COVERAGE DECLARATIONS**

**SCHEDULE OF LIMITS - Coverage Forms**

| Form Name   | Coverages   | Limit<br>Per Occurrence | Limit<br>As Indicated |
|---|---|-------------------------|-----------------------|
| <b>Condominium Association Coverage Form - SCP 0017</b> |   |                         |                       |
|   | Debris Removal (Additional Amount)                                  | \$ 25,000               |                       |
|   | Fire Department Service Charge                                      | \$ 5,000                |                       |
|   | Personal Effects and Property of Others                             | \$ 10,000               | \$ 2,500 /Person      |
|   | Newly Acquired or Constructed Property - Building                   | \$ 500,000              | 60 Days               |
|   | Newly Acquired or Constructed Property - Business Personal Property | \$ 250,000              | 60 Days               |
|   | Pollutant Cleanup and Removal                                       |                         | \$ 25,000 /Pol Yr     |
|   | Property Off Premises   | \$ 25,000               |                       |
|   | Non-Owned Detached Trailers   | \$ 5,000                |                       |
|   | Trees, Shrubs, Plants   | \$ 10,000               | \$ 500 /Item          |
|   | Valuable Papers and Records   | \$ 25,000               |                       |
| <b>Business Income Coverage Form - SCP 0030</b>         |   |                         |                       |
|   | Action of Civil Authority -Business Income                          |                         | 30 Days               |
|   | Action of Civil Authority -Extra Expense                            | \$ 10,000               | 30 Days               |
|   | Interruption of Computer Operations                                 |                         | \$ 2,500 /Pol Yr      |
|   | Newly Acquired Premises - Business Income and Extra Expense         | \$ 250,000              | 30 Days               |
|   | Extended Business Income  |                         | 90 Days               |

**PROPERTY COVERAGE DECLARATIONS**

**LIMITS and DEDUCTIBLES - Extender Forms**

| Form Name  | Coverages   | Limit<br>As Indicated | Limit<br>Per Occurrence      | Deductible   |
|--|---|-----------------------|------------------------------|--------------|
| <b>Condominium Association Coverage Extender Form - SCP 0018</b> |   |                       |                              |              |
|  | Additional Covered Business Personal Property                             |                       | \$ 10,000                    | \$ 500       |
|  | Accounts Receivable   |                       | \$ 25,000                    | \$ 500       |
|  | Water Backup  |                       | \$ 100,000                   | \$ 500       |
|  | Claims Settlement Assistance  |                       | \$ 2,500                     |              |
|  | Contract Penalties  |                       | \$ 2,500                     | \$ 500       |
|  | Property in Custody of Employees  |                       | \$ 5,000                     | \$ 500       |
|  | Damage To Electronic Data   |                       | \$ 2,500                     | \$ 500       |
|  | Employee Dishonesty   |                       | \$ 5,000                     | \$ 500       |
|  | Fine Arts   | \$ 5,000 /Item        | \$ 25,000                    | \$ 500       |
|  | Fire Device Recharge Costs - Additional Amount                            | Actual Loss Sustained | \$ 10,000                    |              |
|  | "Fungus", Wet Rot, Dry Rot  |                       | \$ 25,000                    | \$ 500       |
|  | Interest in Sold Property   |                       | \$ 10,000                    | \$ 500       |
|  | Lease Assessment  |                       | \$ 2,500                     | \$ 500       |
|  | Limit Guard   |                       | \$ 50,000                    | see Cov Form |
|  | Money and Securities  | Inside \$ 5,000       | Outside \$ 1,000             | \$ 250       |
|  | Newly Acquired or Constructed Premises - Additional Coverage              |                       | 1%                           | \$ 500       |
|  | Off Premises Utility Services   |                       | \$ 10,000                    | \$ 500       |
|  | Overhead Lines  | Excluded              |                              |              |
|  | Ordinance or Law Coverage   | 25% Up to             | \$ 100,000                   | see Building |
|  | Recovery Expenses   |                       | \$ 2,500                     |              |
|  | Reward Payment  | 25% Up to             | \$ 5,000                     |              |
|  | Water Seepage   |                       | \$ 10,000                    | \$ 500       |
|  | Spoilage  |                       | \$ 5,000                     | \$ 500       |
|  | Tenants Liability for Damaged Property                                    |                       | \$ 25,000                    | \$ 500       |
|  | Property in Transit   |                       | \$ 10,000                    | \$ 500       |
|  | Unscheduled Premises - Additional Coverage                                |                       | \$ 5,000                     | \$ 500       |
|  | Unscheduled Premises - Building   |                       | \$ 50,000                    | \$ 500       |
|  | Unscheduled Premises - Business Personal Property                         |                       | \$ 10,000                    | \$ 500       |
| <b>Business Income Coverage Extender Form - SCP 0031</b>         |   |                       |                              |              |
|  | Access To Tenant Premises   |                       | Included in Business Inc Lim |              |
|  | Claims Settlement Assistance  |                       | \$ 5,000                     |              |
|  | Dependent Properties - Business Income                                    |                       | \$ 25,000                    |              |
|  | Dependent Properties - Extra Expense                                      | 30 Days               | \$ 10,000                    |              |
|  | "Fungus", Wet Rot, Dry Rot  | 30 Days               |                              |              |
|  | Machinery Testing and Training  |                       | Included in Business Inc Lim |              |
|  | Off Premises Utility Services - Time Element -<br>Newly Acquired Premises |                       | \$ 10,000                    |              |
|  | Off Premises Utility Services - Time Element -<br>Schedule Premises       | 12 Hours              | \$ 25,000                    |              |
|  | Transmission Lines Excluded   |                       |                              |              |
|  | Ordinance or Law - Extension of Period of Indemnity                       |                       | Included in Business Inc Lim |              |
|  | Pollutant Clean-up - Time Element   |                       | \$ 10,000                    |              |

(continued)

**PROPERTY COVERAGE DECLARATIONS - (continuation)**

**LIMITS and DEDUCTIBLES - Extender Forms**

| Form Name | Coverages               | Limit<br>As Indicated | Limit<br>Per Occurrence | Deductible |
|-----------|-------------------------|-----------------------|-------------------------|------------|
|           | Spoilage - Time Element |                       | \$ 10,000               |            |
|           | Web-Site Service        | 10 Days<br>12 Hours   | \$ 10,000               |            |



**PROPERTY COVERAGE DECLARATIONS**

**DESCRIPTIONS and SCHEDULES - Policy Forms and Endorsements**

**IL 0415 Protective Safeguards**

Location: 1 1302 Crown Dr, Alameda, CA 94501  
Property: 1 HOA

Protective Safeguards Symbols Applicable:  
'P-2' Automatic Fire Alarm  
'P-9' Smoke Alarm

**SCP 1410 Additional Covered Property**

Location: 1 1302 Crown Dr, Alameda, CA 94501  
Property: 1 HOA

Description of Additional Covered Property:  
Bridges,roadways,walks, patios, or other paved  
surfaces.





**GENERAL LIABILITY COVERAGE DECLARATIONS**

**COVERAGE**

|  | <b>Limit</b> | <b>Basis</b>                      |
|--|--------------|-----------------------------------|
| Bodily Injury and Property Damage      | \$ 1,000,000 | per Occurrence                    |
|  | \$ 2,000,000 | General Aggregate                 |
|  | \$ 2,000,000 | Products Aggregate                |
| Personal Injury and Advertising Injury | \$ 1,000,000 | Aggregate per Person/Organization |
| Damage to Premises Rented to Insured   | \$ 300,000   | per Premises - any one Fire       |
| Medical Payments                       | \$ 5,000     | per Person                        |

**LIABILITY DEDUCTIBLES**

**Deductible Basis**

None

**CLASSIFICATIONS, RATES and EXPOSURES**

**Location:** 1 1302 Crown Dr, Alameda, CA 94501  
**Property:** 1 HOA  
Class: Residential Condominiums, Townhouses, or Similar Associations - (Association Risk Only)  
Code: 5311103  
Exposure: 76 Number of Units  
Rate: \$ 31.192 per Number of Units  
(If a rate is shown, the exposure amount is subject to audit per the terms of this policy)

**GENERAL LIABILITY COVERAGE DECLARATIONS**

**ADDITIONAL LIABILITY COVERAGES**

|  | <b>Limit</b> | <b>Basis</b> |
|--|--------------|--------------|
| <b>Commercial Liability Coverage Form Extender - SCG 0011</b>            |              |              |
|  |              | per Form     |
| <b>Hired Auto and Non-Owned Auto Liability - SCG 0404</b>                |              |              |
| Coverage included within General Liability Limit and Deductible, if any. |              |              |



**GENERAL LIABILITY COVERAGE DECLARATIONS**

**DESCRIPTIONS and SCHEDULES - Policy Forms and Endorsements**

**CG 2144 Limitation of Coverage to Designated Premises or Project**

Designated Premises:

As per schedule on policy.

Designated Project:

**SCG 2425 Limited Fungi or Bacteria Contamination Coverage**

Fungi and Bacteria Liability Aggregate Limit: \$ 50,000



## FORMS LIST

### Forms and Endorsements Made Part of This Policy

| Forms                    | Description  |
|--------------------------|--|
| <b>Common</b>            |  |
| IL0003                   | (0702) Calculation Of Premium  |
| IL0017                   | (1198) Common Policy Conditions  |
| IL0021                   | (0702) Nuclear Energy Liability Exclusion Endorsement (Broad Form)                             |
| IL0103                   | (0907) California Changes - Actual Cash Value  |
| IL0104                   | (0907) California Changes  |
| IL0270                   | (0811) California Changes - Cancellation And Nonrenewal  |
| IL0415                   | (0498) Protective Safeguards   |
| IL0935                   | (0702) Exclusion Of Certain Computer-Related Losses  |
| IL0953                   | (0108) Exclusion Of Certified Acts Of Terrorism  |
| <b>General Liability</b> |  |
| CG0067                   | (0305) Exclusion - Violation Of Statutes That Govern E-Mails, Fax, Phone Calls Or Other Method |
| CG2004                   | (1185) Additional Insured - Condominium Unit Owners  |
| CG2144                   | (0798) Limitation Of Coverage To Designated Premises Or Project                                |
| CG2150                   | (0989) Amendment Of Liquor Liability Exclusion   |
| CG2155                   | (0999) Total Pollution Exclusion with a Hostile Fire Exception                                 |
| CG2160                   | (0998) Exclusion - Year 2000 Computer-Related And Other Electronic Problems                    |
| CG2173                   | (0108) Exclusion Of Certified Acts Of Terrorism  |
| CG3234                   | (0105) California Changes  |
| SCG0001                  | (0113) Commercial General Liability Coverage Form  |
| SCG0011                  | (0106) Commercial General Liability Coverage Form Extender                                     |
| SCG0404                  | (0106) Hired And Non-Owned Auto Liability  |
| SCG1061                  | (0106) Absolute Asbestos And Silica Exclusion  |
| SCG1069                  | (0106) Absolute Lead Exclusion   |
| SCG2147                  | (0106) Employment-Related Practices Exclusion  |
| SCG2148                  | (0106) Prior And Pending Occurrence Exclusion  |
| SCG2402                  | (0106) Binding Arbitration   |
| SCG2425                  | (0607) Limited Mold, Fungi, and Microbial Contamination Coverage                               |
| SCG7007                  | (0208) Construction Defect Exclusion   |
| SCG7008                  | (0607) Exclusion Electronic Data Claims  |
| SCG7009                  | (0113) Mold, Fungi or Microbial Contamination Exclusion Endorsement                            |
| SCG7010                  | (0607) Amendment of Limits of Insurance  |
| SCG7011                  | (0607) Amendment of Medical Payments Coverage  |
| SCG7016                  | (0309) Absolute Secondhand Smoke Exclusion   |
| SCG7020                  | (0111) Exclusion - Intra-Insured Claims (Condominiums)   |
| <b>Property</b>          |  |
| CP0090                   | (0788) Commercial Property Conditions  |

(continued)

**FORMS LIST - (continuation)**

**Forms and Endorsements Made Part of This Policy**

| <b>Forms</b>    | <b>Description</b>   |
|-----------------|--|
| <b>Property</b> |  |
| CP0299          | (1185) Cancellation Changes                                |
| CP0446          | (1012) California - Ordinance or Law Coverage              |
| CP1270          | (0996) Joint Or Disputed Loss Agreement                    |
| SCP0017         | (0110) Condominium Association Coverage Form               |
| SCP0018         | (0113) Condominium Association Coverage Form Extender      |
| SCP0030         | (0907) Business Income (And Extra Expense) Coverage        |
| SCP0031         | (1211) Business Income Coverage Form Extender              |
| SCP0080         | (0113) Equipment Breakdown Coverage                        |
| SCP0320         | (0106) Multiple Deductible Form (Fixed Dollar Deductibles) |
| SCP1030         | (0106) Causes Of Loss - Special Form                       |
| SCP1055         | (0106) Vandalism Exclusion                                 |
| SCP1410         | (0106) Additional Covered Property                         |
| SCP1722         | (0110) Replacement Cost Over-Limit Protection              |