

**State Farm General Insurance Company**900 Old River Rd
Bakersfield, CA 93311-6000

APR 12 2010

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TERRACE VILLAGE MAINTENANCE
CORPORATION
PO BOX 34398-730
SAN DIEGO CA 92163Location: 3688 1ST AVE
SAN DIEGO CA
92103-4060**Forms, Options, and Endorsements**Special Form 3
Dir & Officers
Emp Dishonesty \$25,000
Amendatory Endorsement
Tree Debris Removal
Policy Endorsement
Glass Deductible - Sect I
Condo-Assn Policy Endorsement
Policy Endorsement
Amendatory Collapse
Policy Endorsement-Condo/Asn
Registered Domestic Partnership
Continued on back of pageFP-6149
OPT DO
OPT ED
FE-6205
FE-6451
FE-6506.2
FE-6538.1
FE-6466
FE-6567
FE-6551
FE-6624
FE-5383**RENEWAL CERTIFICATE**

POLICY NUMBER 90-F5-0000-7

Condominium Policy
JUN 15 2010 to JUN 15 2011

DATE DUE

SEE BALANCE DUE NOTICE

JUN 15 2010

\$6,100.00

Coverages and Limits**Section I**

A Buildings	\$2,957,300
B Business Personal Property	5,500
Auxiliary Structures (Cov A) and Basic Liability	64,800

Deductibles - Section I

Basic	3,000
Other deductibles may apply - refer to policy	

Section II

L Business Liability	\$2,000,000
M Medical Payments	5,000
Gen Aggregate (Other than PCO)	4,000,000
Products-Completed Operations (PCO Aggregate)	4,000,000

Annual Premium

Forms, Opts, & Endrmnt	\$4,677.00
Bus Liability - Cov L	1,079.00
Auxiliary Structures	280.00
Amount Due	64.00
	\$6,100.00

Premium Reductions

Renewal Year Discount
Prot. Devices Discount
Age of Building Discount
Claim Record Discount

Inflation Coverage Index: 205.4

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

Thanks for letting us serve you...

Agent BRUCE A HOFBAUER CPCU

Telephone (858) 679-2880

If you have moved, please contact your agent.
See reverse side for important information.

Prepared

APR 07 2010

CONTINUED FROM FRONT

Forms, Options, and Endorsements

Dist Mat Violat Statues Excl	FE-6655
Policy Endorsement	FE-6656
Developer/Sponsor Exclusion	FE-6384
Inc Cost and Demolition Cov	FE-6587
Terrorism Insurance Cov Notice	* FE-6999.1
Mandatory Reporting Endorsement	* FE-5801

*Effective: JUN 15 2010

Your coverage amount....

It is up to you to choose the coverage and limits that meet your needs. We recommend that you purchase a coverage limit equal to the estimated replacement cost of your structure. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an estimate from Xactware, Inc.[®] using information you provide about your structure. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your structure. State Farm[®] does not guarantee that any estimate will be the actual future cost to rebuild your structure. Higher limits are available at higher premiums. Lower limits are also available, as long as the amount of coverage meets our underwriting requirements. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your structure.

NOTICE TO POLICYHOLDER:

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Renewal Date of this policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Renewal Date of this policy.

Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date.

If, during the past year, you've acquired any valuable property items, made any improvements to insured property, or have any questions about your insurance coverage, contact your State Farm agent.

Please keep this with your policy.



In accordance with the Terrorism Risk Insurance Reauthorization Act of 2007, this disclosure is part of your policy.

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Coverage for acts of terrorism is not excluded from your current policy. However your policy does contain other exclusions which may be applicable, such as an exclusion for nuclear hazard. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2007, the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in concurrence with the Secretary of State, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under this policy, any covered losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. Under the formula, the

FE-6999.1

United States Government generally reimburses 85% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

There is no separate premium charged to cover insured losses caused by terrorism. Your insurance policy establishes the coverage that exists for insured losses. This notice does not expand coverage beyond that described in your policy.

THIS IS YOUR NOTIFICATION THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER YOUR POLICY MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE YOUR COVERAGE.

IMPORTANT NOTICE

Effective with this renewal, **MANDATORY REPORTING ENDORSEMENT, FE-5801**, is being added to your policy.

This notice summarizes the changes being made to your policy.

A Coverage M condition is added that requires an injured person or someone acting on their behalf shall provide us with any required authorizations and submit all information needed for us to comply with state or federal law.

Please read endorsement **FE-5801** carefully and place it with your policy. If you have any questions about the information in this notice, please contact your State Farm® agent.

This message is provided for informational purposes only, and does not change, modify or invalidate any of the provisions, terms or conditions of your policy and applicable endorsements.



FE-5801 MANDATORY REPORTING ENDORSEMENT

The following **CONDITION** is added:

Duties of an Injured Person – Coverage M – Mandatory Reporting. The injured person, or, when appropriate, someone acting on behalf of that person, shall:

- a. provide us with any required authorizations; and
- b. submit to us all information we need to comply with state or federal law.

FE-5801

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