0107-ST--0001

#### STATE FARM GENERAL INSURANCE COMPANY A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

RENEWAL DECLARATIONS

**Policy Number** 

Po Box 853925 Richardson, TX 75085-3925

Named Insured

AT2

001055 3125 M-12-61D1-FA59 F V

TERRACE VILLAGE MAINTENANCE CORPORATION PO BOX 34398 PMB

SAN DIEGO CA 92163-4398

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Policy Period **Effective Date Expiration Date** 12 Months JUN 15 2022 JUN 15 2023 The policy period begins and ends at 12:01 am standard time at the premises location.

90-F5-0000-7

Agent and Mailing Address BŘUCE A HOFBAŬER CPCU 12396 WORLD TRADE DR STE 113 SAN DIEGO CA 92128-3787

PHONE: (858) 679-2880

# Residential Community Association Policy

Automatic Renewal - If the policy period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: Corporation

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

POLICY PREMIUM

6,680.00

Discounts Applied: Renewal Year **Protective Devices** Age of Building Claim Record

Prepared APR 01 2022 CMP-4000

006745 294

Residential Community Association Policy for TERRACE VILLAGE MAINTENANCE Policy Number 90-F5-0000-7

# SECTION I - PROPERTY SCHEDULE

Location Number	Location of Described Premises	Limit of Insurance*  Coverage A -  Buildings	Limit of Insurance*  Coverage B - Business Personal Property
001	3688 1ST AVE SAN DIEGO CA 92103-4060	\$ 4,640,200	\$ 9,500

#### **AUXILIARY STRUCTURES**

Location Number	Description	Limit of Insurance*  Coverage A -  Buildings	Coverage B - Business Personal Property
001A	Pool	\$ 102,500	See Prop Sch

<sup>\*</sup> As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

# SECTION I - INFLATION COVERAGE INDEX(ES)

Inflation Coverage Index:

264.0

#### SECTION I - DEDUCTIBLES

**Basic Deductible** 

\$15,000



Residential Community Association Policy for TERRACE VILLAGE MAINTENANCE Policy Number 90-F5-0000-7

# Special Deductibles:



Money and Securities Equipment Breakdown \$250 \$2,500 **Employee Dishonesty** 

\$250

Other deductibles may apply - refer to policy.

# SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit shown below, but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

COVERAGE	LIMIT OF INSURANCE
Collapse	Included
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Equipment Breakdown	Included
Fire Department Service Charge	\$5,000
Fire Extinguisher Systems Recharge Expense	\$5,000
Glass Expenses	Included
Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	\$100,000
Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	\$250,000
Ordinance Or Law - Equipment Coverage	Included
Preservation Of Property	30 Days

Residential Community Association Policy for TERRACE VILLAGE MAINTENANCE Policy Number 90-F5-0000-7

# SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH COMPLEX

The coverages and corresponding limits shown below apply separately to each complex as described in the policy.

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable On Premises Off Premises	\$50,000 \$15,000
Arson Reward	\$5,000
Forgery Or Alteration	\$10,000
Money And Securities (Off Premises)	\$5,000
Money And Securities (On Premises)	\$10,000
Money Orders And Counterfeit Money	\$1,000
Outdoor Property	\$5,000
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Personal Property Off Premises	\$15,000
Pollutant Clean Up And Removal	\$10,000
Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Signs	\$2,500
Valuable Papers And Records On Premises Off Premises	\$10,000 \$5,000



Residential Community Association Policy for TERRACE VILLAGE MAINTENANCE Policy Number 90-F5-0000-7



# SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY

The coverages and corresponding limits shown below are the most we will pay regardless of the number of described premises shown in these Declarations.

COVERAGE	LIMIT OF INSURANCE
Back-Up of Sewer or Drain	Included
Employee Dishonesty	\$25,000
Loss Of Income And Extra Expense	Actual Loss Sustained - 12 Months

### SECTION II - LIABILITY

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$1,000,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
Directors And Officers Liability	\$1,000,000
AGGREGATE LIMITS	LIMIT OF INSURANCE
Products/Completed Operations Aggregate	\$2,000,000
General Aggregate	\$2,000,000
Directors and Officers Aggregate	\$1,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.

Residential Community Association Policy for TERRACE VILLAGE MAINTENANCE Policy Number 90-F5-0000-7

Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

#### FORMS AND ENDORSEMENTS

CMP-4101	Businessowners Coverage Form
FE-6999.3	*Terrorism Insurance Cov Notice
CMP-4814	Directors & Officers Liability
CMP-4696	Residential Community Assoc
CMP-4746.1	Hired Auto Liability
CMP-4710	Employee Dishonesty
CMP-4508	Money and Securities
CMP-4705.2	Loss of Income & Extra Expense
FE-1313	Form 438bfu NS Lndr Loss Pay
CMP-4260.1	Amendatory Endorsement-CA
CMP-4261	Amendatory Endorsement
FD-6007	Inland Marine Attach Dec
	* New Form Attached

This policy is issued by the State Farm General Insurance Company.

#### Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm General Insurance Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Secretary

President



# Residential Community Association Policy for TERRACE VILLAGE MAINTENANCE Policy Number 90-F5-0000-7



#### IMPORTANT NOTICE:

California law requires us to provide you with information for filing complaints with the State Insurance Department regarding the coverage and service provided under this policy.

Your agent's name and contact information are provided on the front of this document. Another option is to reach out by mail or phone directly to:

State Farm<sup>®</sup> Executive Customer Service PO Box 2320 Bloomington IL 61702 Phone # 1-800-STATEFARM (1-800-782-8332)

Department of Insurance complaints should be filed only after you and State Farm or your agent or other company representative have failed to reach a satisfactory agreement on a problem.

California Department of Insurance
Consumer Services Division
300 South Spring Street
Los Angeles, CA 90013
Phone # 1-800-927-HELP (4357) or visit www.insurance.ca.gov/01-consumers

#### 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.

Residential Community Association Policy for TERRACE VILLAGE MAINTENANCE Policy Number 90-F5-0000-7

#### 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. Highe limits are available at higher premiums. Lower limits are also available, as long as the amount of coverage meets ou 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.



# STATE FARM GENERAL INSURANCE COMPANY

A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS INLAND MARINE ATTACHING DECLARATIONS

Po Box 853925 Richardson, TX 75085-3925

Named Insured

M-12-61D1-FA59 F V

TERRACE VILLAGE MAINTENANCE CORPORATION PO BOX 34398 PMB SAN DIEGO CA 92163-4398

**Policy Number** 

90-F5-0000-7

Policy Period 12 Months

**Effective Date** JUN 15 2022 Expiration Date JUN 15 2023

The policy period begins and ends at 12:01 am standard time at the premises location.



0507-ST-0001

# ATTACHING INLAND MARINE

Automatic Renewal - If the policy period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

**Annual Policy Premium** 

Included

The above Premium Amount is included in the Policy Premium shown on the Declarations.

Your policy consists of these Declarations, the INLAND MARINE CONDITIONS shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

### Forms, Options, and Endorsements

FE-8739

FE-6271

FE-8745

Inland Marine Conditions

Amendatory Endorsement

Inland Marine Computer Prop

See Reverse for Schedule Page with Limits

Prepared APR 01 2022 FD-6007

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# ATTACHING INLAND MARINE SCHEDULE PAGE

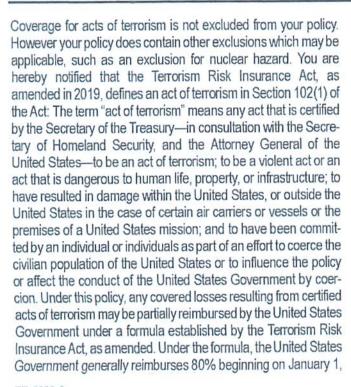
#### ATTACHING INLAND MARINE

ENDORSEMENT NUMBER	COVERAGE	LIMIT OF INSURANCE	DEDU( AMOU	The second secon	ANNUAL PREMIUM
FE-8745	Inland Marine Computer Prop Loss of Income and Extra Expense	\$ 10,000	\$	500	Included Included

FE-6999.3 Page 1 of 1

In accordance with the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2019, this disclosure is part of your policy.

# POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE



2020 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 TERROR-ISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UN-DER YOUR POLICY MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUB-JECT TO A \$100 BILLION CAP THAT MAY REDUCE YOUR COVERAGE.

FE-6999.3

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553-4370 CA

# IMPORTANT NOTICE Anti-Fraud Disclosure



Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

553-4370 CA





STATE FARM GENERAL INSURANCE COMPANY

Po Box 853925 Richardson, TX 75085-3925

M-12-61D1-FA59

F

Full payment by Date Due continues this

Residential Community Association Policy

policy to JUN 15 2023

90-F5-0000-7

BALANCE DUE NOTICE

DATE DUE

PLEASE PAY THIS AMOUNT

SEE NOTE

POLICY NUMBER

SEE NOTE

001055 3125 TERRACE VILLAGE MAINTENANCE CORPORATION PO BOX 34398 PMB SAN DIEGO CA 92163-4398

**PREMIUM** 

\$ 6,680.00

Location:

3688 1ST AVE SAN DIEGO CA 92103-4060

Important Message(s)

NOTE:

Do not pay. Payment is being made through State Farm Payment Plan. Account # 1230264012

BRUCE A HOFBAUER CPCU

(858) 679-2880

**17** 2981 6717

See reverse for important information. Please keep this part for your record. Prepared APR 01 2022

PLEASE RETURN THIS PART WITH YOUR

State Farm

Telephone

MOVING? PLEASE SEE YOUR STATE FARM AGENT.

M-61D1-FA59

INSURED

CORPORATION

TERRACE VILLAGE MAINTENANCE

**POLICY NUMBER** 

90-F5-0000-7

CONDOMINIUM

Please fold and tear here 1

CHECK MADE PAYABLE TO STATE FARM

PLEASE PAY THIS AMOUNT

DATE DUE

SEE NOTE

SEE NOTE

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Prepared:

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FIRE BAL DUE

0715

APR 01 2022

electronic fund transfer from your account or to proce	e us either to use information from your check to make a one-time ess the payment as a check transaction. When we use information funds may be withdrawn from your account as soon as the same e your check back from your financial institution.
	For Office Use Only
	POI Office use Offiy

M 6745

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90-F5-0000-7