

NAOMI HAYASHI INSURANCE AGENCY

948 Industrial Avenue
Palo Alto, California 94303
License # 0B66891
Serving California for 23 Years

Phone 650/ 321-7637
Fax 650/ 321-4681

Summary of Insurance For Homeowner Association:
SADDLEBACK HOMEOWNERS ASSOCIATION

c/o Mr. Don Murphy, Management Solutions, 6200 Buena Vista Drive, Newark, CA 94560

Master Policy Issued by: FARMERS INSURANCE EXCHANGE
Policy # 60095 6796 Policy Term: 11/01/2018 to 11/01/2019

	COVERAGE	LIMITS OF INSURANCE
Buildings:	Building Coverage	\$ 67,394,766.
	Replacement Cost Cov Bldg	Included
	Business Personal Property	13,500.
	Building Ordinance & Law COV 1	COVERED
	Building Ordinance & Law COV 2	399,600.
	Building Ordinance & Law COV 3	5,546,000.
	Additional Building Property	272,000.
	DEDUCTIBLE:	10,000.
General Liability:	General Aggregate Limit (Other than products/ Completed Operations)	\$ 4,000,000.
	Each Occurrence Limit	2,000,000.
	Fire Damage Limit (Any One Fire)	100,000.
	Medical Expense Limit (Any One Person)	5,000.
	DEDUCTIBLE FOR LIABILITY:	NONE
Policy Also Includes Coverage For:	Directors and Officers Liability (all Officers)	
	Each Occurrence	\$ 1,000,000.
	Aggregate	1,000,000.
	Retention (Per Loss)	1,000.
	Auto Coverage (Any One Accident)	1,000,000.

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NAOMI HAYASHI INSURANCE AGENCY

Summary of Insurance Policies For Homeowner Associations (Page 2)

SADDLEBACK HOMEOWNERS ASSN

Umbrella Policy Issued Through: FARMERS INSURANCE/TRUCK INS. EXC.

Policy # 60095 8960, Policy Term: 11/01/2018 to 11/01/2019

	COVERAGE	LIMITS OF INSURANCE
Excess Liability:	Bodily Injury, Property Damage, Personal Injury and Advertising Liability	
	Retained Limit	\$ 10,000.
	Each Occurrence	3,000,000.
	Aggregate	3,000,000.
	Errors & Omissions Insurance	
	Each Occurrence	2,000,000.
	Aggregate	2,000,000.
<i>Combined Liability Limits (General Liability & Umbrella Policies)</i>		7,000,000.

This is a brief summary of insurance coverage for association members for purposes of satisfying requirements of CA Senate Bill # 1525. For complete coverages and exclusions please refer to the original policies, declarations and endorsements.



Farmers Insurance Exchange (A Reciprocal Insurer)
Member Of The Farmers Insurance Group Of Companies®

Home Office: 6301 Owensmouth Ave., Woodland Hills, CA 91367

POLICY DECLARATIONS - CONDO/TOWNHOME PREMIER POLICY

Named Insured SAN BRUNO MOUNTAIN SADDLEBACK

Mailing Address 6200 BUENA VISTA DRIVE
NEWARK, CA 94560

Policy Number 60225-67-96

☐ **Auditable**

Policy Period From 11-01-2018
To 11-01-2019 12:01 A.M. Standard time at your mailing address shown above.

In return for the payment of premium and subject to all the terms of this policy, we agree with you to provide insurance as stated in this policy. We provide insurance only for those Coverages described and for which a specific limit of insurance is shown.

The following premium credits and discounts applied to the premium associated with this coverage part:

Favorable Loss Experience Discount

There may be other credits and discounts you may be able to enjoy, please contact your agent for full details.

Your Agent

Naomi Hayashi
948 Industrial Ave
Palo Alto, CA 94303
(650) 321-7637

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS						
The following coverages apply to the described locations and/or building. Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level.						
Option: BV - Blanket Value (see Base Coverage & Extensions for the total limit) Valuation: ACV - Actual Cash Value; AV - Agreed Value; RC - Replacement Cost; ERC - Extended RC; FRC - Functional RC; GRC - Guaranteed RC Abbreviation: ALS = Actual Loss Sustained; BI = Business Income; EE = Extra Expense						
Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address			
001	All	1800 Saddleback Dr Daly City, CA 94014-3504				
Coverage			Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Building				ERC	\$67,394,766	\$10,000
Business Personal Property (BPP)				RC	\$13,500	\$10,000
Accounts Receivables - On-Premises					\$5,000	\$10,000
Building - Automatic Increase Amount					2%	
Building Ordinance Or Law - 1 (Undamaged Part)					Included	None
Building Ordinance Or Law - 2 (Demolition Cost)					\$399,600	None
Building Ordinance Or Law - 3 (Increased Cost)					\$5,546,000	None
Building Ordinance Or Law - Increased Period of Restoration					Included	None
Debris Removal					25% Of Loss + 10,000	
Electronic Data Processing Equipment					\$10,000	\$10,000
Equipment Breakdown					Included	\$10,000
Equipment Breakdown - Ammonia Contamination					\$25,000	
Equipment Breakdown - Drying Out Coverage					Included	
Equipment Breakdown - Expediting Expenses					Included	
Equipment Breakdown - Hazardous Substances					\$25,000	
Equipment Breakdown - Water Damage					\$25,000	
Exterior Building Glass					Included	\$10,000
Outdoor Property					\$50,000	\$10,000
Outdoor Property - Trees, Shrubs & Plants (Per Item)					\$25,000	\$10,000
Personal Effects					\$2,500	\$10,000
Specified Property					\$272,000	\$10,000
Valuable Paper And Records - On-Premises					\$5,000	\$10,000

PROPERTY, INLAND MARINE AND CRIME COVERAGE AND LIMITS OF INSURANCE

The following Coverages and Extensions apply to all covered locations (premises) and/or buildings. Please refer to the individual location (premises) section for coverages and limits specific to such location (premises).

Base Coverage And Extensions	Limit of Insurance	Deductible/ Waiting Period
Accounts Receivables - Off-Premises	\$2,500	\$10,000
Association Fees And Extra Expense	\$100,000	
Back Up Of Sewers Or Drains	\$100,000	\$10,000
Crime Conviction Reward	\$5,000	None
Employee Dishonesty	\$10,000	\$500
Fire Department Service Charge	\$25,000	None
Fire Extinguisher Systems Recharge Expense	\$5,000	None
Forgery And Alteration	\$2,500	\$10,000
Limited Biohazardous Substance Coverage - Per Occurrence	\$10,000	\$10,000
Limited Biohazardous Substance Coverage - Aggregate	\$20,000	\$10,000
Limited Cov. - Fungi Wet Rot Dry Rot & Bacteria - Aggregate	\$15,000	\$10,000
Master Key	\$10,000	None
Master Key - Per Lock	\$100	None
Money And Securities - Inside Premises	\$10,000	\$500
Money And Securities - Outside Premises	\$10,000	\$500
Money Orders And Counterfeit Paper Currency	\$1,000	\$10,000
Newly Acquired Or Constructed Property	\$250,000	\$10,000
Outdoor Signs	\$50,000	\$500
Outdoor Signs - Per Sign	\$25,000	\$500
Personal Property At Newly Acquired Premises	\$100,000	\$10,000
Personal Property Off Premises	\$5,000	\$10,000
Premises Boundary	100 Feet	
Preservation Of Property	30 Days	
Unit Owners - Included With Building	Included	\$10,000
Valuable Paper And Records - Off-Premises	\$2,500	\$10,000

Policy Number: 60225-67-96

Effective Date: 11-01-2018

LIABILITY AND MEDICAL EXPENSES COVERAGE AND LIMITS OF INSURANCE

Each paid claim for the following coverage reduces the amount of insurance we provide during the applicable policy period. Please refer to the policy.

Premium Basis: (A) Area; (C) Total Cost; (P) Payroll; (S) Sales/Receipts; (U) Each Unit
(M) Public Area Square Feet
(O) Other:

Covered Premises And Operations

Address	Classification /Exposure	Class Code	Prem. Basis	Annual Exposure	Rate	Advance Premium
1800 Saddleback Dr Daly City, CA 94014-3504	Condominiums / Townhomes	8641	Incl	Included	Included	Included

Policy Number: 60225-67-96

Effective Date: 11-01-2018

LIABILITY AND MEDICAL EXPENSES COVERAGE AND LIMITS OF INSURANCE CONTINUED	
Coverage	Amount / Date
General Aggregate (Other Than Products & Completed Operations)	\$4,000,000
Products And Completed Operations Aggregate	\$2,000,000
Personal And Advertising Injury	Included
Each Occurrence	\$2,000,000
Tenants Liability (Each Occurrence)	\$75,000
Medical Expense (Each Person)	\$5,000
Pollution Exclusion - Hostile Fire Exception	Included
Directors & Officers Liability - Per Claim	\$1,000,000
Directors & Officers Liability - Aggregate	\$1,000,000
Directors & Officers Liability Retroactive Date	12/01/1988

Policy Number: 60225-67-96

Effective Date: 11-01-2018

Policy Forms And Endorsements Attached At Inception

Number	Title
25-2110	Work Comp Exclusion
25-2984ED2	Calif Dept Of Ins
25-9200	Farmers Privacy Notice
56-5166ED5	Additional Conditions
E0104-ED1	Business Liab Cov-Tenants Liab
E0119-ED5	Backup Of Sewer Or Drain Covg
E0125-ED1	Lead Poisoning & Contamination Excl
E0139-ED1	Excl Of Cert/Other Acts Of Terr-Fire/Lia
E0147-ED1	War Liability Exclusion
E3015-ED2	Calculation Of Premium
E3024-ED3	Condominium Common Conditions
E3037-ED1	No Covg-Certain Computer Related Losses
E3314-ED3	Condominium Liability Covg Form
E3327-ED2	Addl Insd-Designated Person Or Org
E3331-ED3	Limit Of Covg To Desig Prem Or Proj
E3418-ED2	Condo Assoc Unit Covg End
E3422-ED3	Condominium Property Covg Form
E4009-ED4	Mold & Microorganism Exclusion
E6288-ED3	Excl-Building Conversions
E9122-ED6	D & O Liab Covg Form
J6316-ED2	Excl Of Loss Due To Virus
J6347-ED1	Excl-Violation Of Statutes
J6350-ED1	Employee Dishonesty-Property Mgr
J6353-ED1	Change To Limits Of Insurance
J6612-ED2	Equipment Breakdown Coverage End
J6739-ED1	Two Or More Coverage Forms
J6829-ED1	Ltd Covg For Fungi, Wet/Dry Rot
J6849-ED2	Deductible Provisions
J6857-ED1	Amendment Of D&o Liab Covg
J7110-ED1	Exclusion Confidential Info
J7114-ED1	Asbestos & Silica Exclusion End
J7122-ED1	Loss Pay Cond-Proft Ovrhd Inc Fees
J7131-ED1	Dishonesty Excl-Tenant Vandal Excp
J7133-ED1	Limited Biohazardous Substance Cov
J7136-ED1	Pollution Excl-Expanded Except
J7139-ED1	Bus Inc And Extr Exp-Prt Slwdwn Cov
J7144-ED1	Pers And Advert Injury Cov
J7158-ED1	Damage To Property Excl-Revised
S9943-ED3	California Changes
S9948-ED2	Condominium Premier Package End