

Barnes & Co Insurance Services, Inc.
11622 El Camino Real, Suite 100
San Diego, CA 92130
Phone: (858)658-9900
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Policy Overview
For
Baywood Villas Condominium
Association

March 23, 2018

Company:

Sequoia Insurance Company

Policy No. SEP1003847 00

Effective Dates:

03/03/2018 - 03/03/2019

General Liability

General Aggregate	2,000,000
Products & Completed Operations Aggregate	2,000,000
Personal & Advertising Injury	1,000,000
Each Occurrence	1,000,000
Fire Damage	100,000
Medical Expense (Any One Person)	1,000

Commercial Property

Building	43,220,415
Equipment Breakdown	250,000 with \$10,000 Ded
Personal Property of others	158,144

Total Premium for all Coverages:	\$ 43,703.00
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Please refer to your policy for actual coverage, descriptions, and exclusions. This Policy Overview is provided as a service to our customers but does not supersede coverage from your actual policy. Please use this as a reference only.

COMMERCIAL MULTI-PERIL INSURANCE POLICY

Effective 3/3/2018

Declaration Number 1

Policy Effective from 3/3/2018 to 3/3/2019 at 12:01 AM Local Time

Named Insured:

Baywood Villas Condominium Maintenance Association
6200 Buena Vista Dr
Newark, CA 94560

Agency: 78103

..... Professional Insurance Associates, Inc.
..... P.O. Box 1266
..... San Carlos CA 94070
(650) 592-7333

DBA Name:

Form of Business: Other

Business Description: Condo HOA

New Business 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 \$43,703. 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	\$33,664
Commercial General Liability Coverage Part	\$9,606
Commercial Inland Marine Coverage Part	N/A
Commercial Crime Coverage Part	N/A
Garage Coverage Part	N/A
Professional Liability Coverage Part	N/A
Certified Terrorism Act Coverage	\$433
	"
Sub-Total	\$43,703
State Taxes and Surcharges	\$0
TOTAL	\$43,703

Payment Plan: Direct Billed, Pay In Full

Countersigned:


Authorized Representatives

Date: 2/28/2018

Declaration Number: 1

Effective Date: 3/3/2018

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Policy Number: SEP1003847 00

Named Insured: Baywood Villas

Condominium Maintenance Association

LOCATION SCHEDULE

Location 1
3190 Red Cedar Ter
Fremont CA 94536

Baywood Villas

Statement of Values

Bldg #	Address	City	State	Zip Code
clubhouse/Pool/fitness	3190 Red Cedar Terrace	Fremont	CA	94536
A	37301-37315 Sequoia Road	Fremont	CA	94536
B	3220-3252 Red Cedar Terrace	Fremont	CA	94536
C	3300-3314 Red Cedar Terrace	Fremont	CA	94536
D	3320-3334 Red Cedar Terrace	Fremont	CA	94536
E	3380-3394 Red Cedar Terrace 37250-37264 Spruce Terrace	Fremont	CA	94536
F	37200-37270 Spruce Terrace	Fremont	CA	94536
G	37324-37356 Spruce Terrace	Fremont	CA	94536
H	3425-3455 Foxtail Terrace	Fremont	CA	94536
I	3351-3381 Foxtail Terrace	Fremont	CA	94536
J	3261-3275 Foxtail Terrace	Fremont	CA	94536
K	37371-37405 Sequoia Road	Fremont	CA	94536
L	37353-37367 Sequoia Road	Fremont	CA	94536
M	37319-37349 Sequoia Road	Fremont	CA	94536
N	3260-3274 Red Cedar Terrace	Fremont	CA	94536
O	3281-3311 Foxtail Terrace	Fremont	CA	94536
P	3315-3355 Foxtail Terrace	Fremont	CA	94536
Q	3282-3294 Red Cedar Terrace	Fremont	CA	94536
R	3340-3370 Red Cedar Terrace	Fremont	CA	94536
S	3383-3397 Foxtail Terrace	Fremont	CA	94536
T	3409-3415 Foxtail Terrace 3704-3710 Foxtail Terrace	Fremont	CA	94536
Carports		Fremont	CA	94536

PROPERTY COVERAGE DECLARATIONS

INDIVIDUAL LOCATION COVERAGE

	Limit	Deductible
Location: 1 3190 Red Cedar Ter Fremont CA 94536		
Property: 1 Baywood Villas		
Building	\$43,220,415	
Coinsurance: 100%		
Valuation: Replacement Cost		
Agreed Amount		
Inflation Guard: 0%		
Building Ordinance	Included in Building Limit	
Cause of Loss: Special		
Plus Equipment Breakdown.		
Including Equipment Breakdown Additional Coverages (Expediting Expenses, Hazardous, Spoilage and Data Restoration)	\$250,000	
Deductible - All covered Causes of Loss except if otherwise shown below.		\$10,000
Business Income	Actual Loss Sustained	
Coverage Basis: Actual Loss Sustained - One Year Period of Restoration		
Annual Receipts: \$800,000		
Cause of Loss: Special		
Plus Equipment Breakdown.		
Including Equipment Breakdown Additional Coverages (Expediting Expenses, Hazardous, Spoilage and Data Restoration)	\$250,000	
Personal Property of Others	\$158,144	
Coinsurance: 100%		
Valuation: Replacement Cost		
Agreed Amount		
Inflation Guard: 0%		
Cause of Loss: Special		
Plus Equipment Breakdown.		
Including Equipment Breakdown Additional Coverages (Expediting Expenses, Hazardous, Spoilage and Data Restoration)	\$250,000	
Deductible - All covered Causes of Loss except if otherwise shown below.		\$10,000

PROPERTY COVERAGE DECLARATIONS

ADDITIONAL PROPERTY COVERAGE

			Limit	Deductible
Federal Terrorism Act Coverage				
Location:	1	3190 Red Cedar Ter Fremont CA 94536		see Location
Property:	1	Baywood Villas		

The Limit for Terrorism is included within the property coverage(s) as shown in these declarations.

Location:	1	3190 Red Cedar Ter Fremont CA 94536		see Location
Property:	2	Pool		

The Limit for Terrorism is included within the property coverage(s) as shown in these declarations.

Identity Recovery

PROPERTY COVERAGE DECLARATIONS

SCHEDULE OF LIMITS - Coverage Forms

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

PROPERTY COVERAGE DECLARATIONS

LIMITS and DEDUCTIBLES - Extender Forms

Form Name	Coverages	Limit As Indicated	Limit Per Occurrence	Deductible
Condominium Association Coverage Extender Form- SCP 0018				
	Accounts Receivable		\$25,000	\$500
	Additional Covered Business Personal Property		\$10,000	\$500
	Claims Settlement Assistance		\$2,500	
	Contract Penalties		\$2,500	\$500
	Damage to Electronic Data		\$2,500	\$500
	Employee Dishonesty		\$10,000	\$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 Const. Premises-Add Cov		\$500	1%
	Off Premises Utility Services		\$10,000	\$500
	Ordinance or Law Coverage	25% Up to.	\$100,000	See Building
	Overhead Lines	Excluded		
	Property in Custody of Employees		\$5,000	\$500
	Property in Transit		\$10,000	\$500
	Recovery Expenses		\$2,500	
	Reward Payment		\$5,000	None
	Spoilage		\$5,000	\$500
	Tenants Liability for Damaged Property		\$25,000	\$500
	Unscheduled Premises-Additional Coverage		\$5,000	\$500
	Unscheduled Premises-BPP		\$10,000	\$500
	Unscheduled Premises-Building		\$50,000	\$500
	Water Seepage		\$10,000	\$500
	Water-Backup		\$100,000	\$500
Business Income Coverage Extender Form - SCP 0031				
	Access To Tenants Premises		\$50,000	
	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		\$25,000	
	O/L Cov - Ext of Period Of Indemnity		\$50,000	
	Off Premises Utility Services - Time Element - Newly Acquired Premises		\$10,000	
	Off Premises Utility Services - Time Element - Schedule Premises	12 Hours	\$25,000	
	Pollutant Clean-up - Time Element	Transmission Lines Excluded	\$10,000	
	Spoilage - Time Element		\$10,000	

PROPERTY COVERAGE DECLARATIONS

LIMITS and DEDUCTIBLES - Extender Forms

Form Name	Coverages	Limit As Indicated	Limit Per Occurrence	Deductible
	Web-Site Service	10 Days/12 Hours	\$10,000	



GENERAL LIABILITY COVERAGE DECLARATIONS

COVERAGE	Limit	Basis
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	\$100,000	Per Premises -Any One Fire
Medical Payments	\$1,000	Per Person
LIABILITY DEDUCTIBLES		Deductible Basis
N/A		N/A N/A

CLASSIFICATIONS, RATES and EXPOSURES

Location: 1 3190 Red Cedar Ter
 Property: 1 Baywood Villas
 Class: Residential Condominiums, Townhouses, or Similar Associations - (Association Risk Only)
 Code: 5311103
 Exposure: 248 Units Rate: \$36.1600 Unit
 (If a rate is shown, the exposure amount is subject to audit per the terms of this policy)

Location: 1 3190 Red Cedar Ter
 Property: 2 Pool
 Class: Swimming Pool - Associated With An Apartment, Hotel, or Condominium - Liability Only Exposure Charge
 Code: 9990002
 Exposure: 1 item Rate: \$432.1110 item
 (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

Limit Basis
per Form

Commercial Liability Coverage Form Extender - SCG 0011

Hired Auto and Non-Owned Auto Liability – SCG 0404

Coverage included within General Liability Limit and Deductible, if any.

