



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

P.O. Box 799100  
Dallas, TX 75379-9100

**Named Insured**

AT2 M-02-0134-FB2B F V

000250 3125  
DEVONSHIRE HOMEOWNERS  
ASSOCIATION  
6200 BUENA VISTA DR  
NEWARK CA 94560-5322



**RENEWAL DECLARATIONS**

**Policy Number** 97-33-2005-2

Policy Period	Effective Date	Expiration Date
12 Months	JAN 17 2017	JAN 17 2018
The policy period begins and ends at 12:01 am standard time at the premises location.		

**Agent and Mailing Address**

SAMANTHA HARRIS  
21060 REDWOOD RD STE 150  
CASTRO VALLEY CA 94546-5996

PHONE: (510) 881-1511

**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: CONDOMINIUM ASSOCIATION

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

POLICY PREMIUM \$ 11,256.00

Discounts Applied:  
Renewal Year  
Multiple Unit  
Claim Record

Prepared  
NOV 04 2016  
CMP-4000

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## RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for DEVONSHIRE HOMEOWNERS  
 Policy Number 97-33-2005-2

**SECTION I - PROPERTY BLANKET**

Coverage A - Buildings  
 Coverage B - Business Personal Property

Limit of Insurance\*  
 \$ 6,228,800  
 \$ 5,800

Location Number	Location of Described Premises
001	2605,2609,2613,2617,2621,2625 TEAL LN UNION CITY CA 94587
002	2653,2657,2661,2665,2669,2673 TEAL LN UNION CITY CA 94587
003	2677,2681,2685,2689 TEAL LN UNION CITY CA 94587
004	2604,2608,2612,2616,2620,2624, 2628,2632,2636,2640,2644 & 2648 TEAL LN

**AUXILIARY STRUCTURES**

Location Number	Description
001A	LIGHTS
002A	GAZEBO
003A	Fence, walls, etc.
004A	GARBAGE ENCLOSURE

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**RENEWAL DECLARATIONS (CONTINUED)**

**Residential Community Association Policy for DEVONSHIRE HOMEOWNERS**  
**Policy Number 97-33-2005-2**

\* 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: 206.5

**SECTION I - DEDUCTIBLES**

**Basic Deductible** \$3,000

**Special Deductibles:**

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

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

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**RENEWAL DECLARATIONS (CONTINUED)**

**Residential Community Association Policy for DEVONSHIRE HOMEOWNERS**  
**Policy Number 97-33-2005-2**

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
Water Damage, Other Liquids, Powder Or Molten Material Damage	Included

**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.

<b>COVERAGE</b>	<b>LIMIT OF INSURANCE</b>
Accounts Receivable	
On Premises	\$50,000
Off Premises	\$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

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## RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for DEVONSHIRE HOMEOWNERS  
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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	\$10,000
Off Premises	\$5,000

### 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	\$50,000
Loss Of Income And Extra Expense	Actual Loss Sustained - 12 Months

### SECTION II - LIABILITY

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$2,000,000

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**RENEWAL DECLARATIONS (CONTINUED)**

**Residential Community Association Policy for DEVONSHIRE HOMEOWNERS**  
**Policy Number 97-33-2005-2**

Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
Directors And Officers Liability	\$2,000,000

**AGGREGATE LIMITS****LIMIT OF INSURANCE**

Products/Completed Operations Aggregate	\$4,000,000
General Aggregate	\$4,000,000
Directors and Officers Aggregate	\$2,000,000

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.

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-6999.2	*Terrorism Insurance Cov Notice
CMP-4860.1	*AI Design Person Org
CMP-4710	Employee Dishonesty
CMP-4814	Directors & Officers Liability
FE-1313	Form 438bfu NS Lndr Loss Pay
CMP-4830	Interior Building Damage
CMP-4828	Extra Replacement Cost
CMP-4696	Residential Community Assoc
CMP-4746.1	Hired Auto Liability
CMP-4508	Money and Securities
CMP-4705.1	Loss of Income & Extra Expnse
FD-6007	Inland Marine Attach Dec
	* New Form Attached

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## RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for DEVONSHIRE HOMEOWNERS  
Policy Number 97-33-2005-2

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**SCHEDULE OF ADDITIONAL INTERESTS**

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Interest Type: Addl Insured-Section II  
Endorsement #: CMP48601  
Loan Number: N/A

MANAGEMENT SOLUTIONS  
6200 BUENA VISTA DR  
NEWARK CA 945605322

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.

*Lynne M. Youell*  
Secretary

*Thomas Conley*  
President

**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.

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.

Please forward such complaints to: California Department of Insurance  
Consumer Services Division  
300 South Spring Street  
Los Angeles, CA 90013

Or call toll free: 1-800-927-HELP

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**RENEWAL DECLARATIONS (CONTINUED)**

**Residential Community Association Policy for DEVONSHIRE HOMEOWNERS**  
**Policy Number 97-33-2005-2**

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**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.

**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.<sup>®</sup> 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<sup>®</sup> 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.

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