

0106-ST-0001

STATE FARM GENERAL INSURANCE COMPANY

A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

Po Box 853925 Richardson, TX 75085-3925

Named Insured

AT2

M-02-6114-FB0C F V

001027 3125 SAN JOSE CEDAR PARK HOMEOWNERS ASSOCIATION C/O SOLUTIONS MANAGEMENT 6200 BUENA VISTA DR NEWARK CA 94560-5322

RENEWAL DECLARATIONS

Policy Number

97-F5-6272-8

Policy Period Effective Date 12 Months SEP 14 2017

SEP 14 2018 The policy period begins and ends at 12:01 am standard time at the premises location.

Expiration Date

Agent and Mailing Address
YVONNE KENDALL 250 E HAMILTON AVE STE B CAMPBELL CA 95008-0231

PHONE: (408) 371-8181

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: CONDO ASSOCIATION

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

POLICY PREMIUM

4,264.00

Discounts Applied: Renewal Year Protective Devices Claim Record

Residential Community Association Policy for SAN JOSE CEDAR PARK Policy Number 97-F5-6272-8

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	5526 ENTRADA CEDROS SAN JOSE CA 95123-1548	\$ 675,200	\$ 6,800
002	5530 ENTRADA CEDROS SAN JOSE CA 95123-1548	\$ 675,200	\$ 6,800
003	5534 ENTRADA CEDROS SAN JOSE CA 95123-1548	\$ 675,200	\$ 6,800
004	5538 ENTRADA CEDROS SAN JOSE CA 95123-1548	\$ 675,200	\$ 6,800

^{*} 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:

210.4

SECTION I - DEDUCTIBLES

Basic Deductible

\$2,000



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LIMIT OF

Residential Community Association Policy for SAN JOSE CEDAR PARK Policy Number 97-F5-6272-8

Special Deductibles:



0206-ST--000

Money and Securities Equipment Breakdown

\$250 \$2,000

Employee Dishonesty

Other deductibles may apply - refer to policy.

<u>SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES</u>

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

Residential Community Association Policy for SAN JOSE CEDAR PARK Policy Number 97-F5-6272-8

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

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for SAN JOSE CEDAR PARK 97-F5-6272-8 **Policy Number**



0306-ST-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.

CO			

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	\$2,000,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
AGGREGATE LIMITS	LIMIT OF INSURANCE
Products/Completed Operations Aggregate	\$4,000,000
General Aggregate	\$4,000,000

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.

Prepared JUL 03 2017 CMP-4000

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Residential Community Association Policy for SAN JOSE CEDAR PARK Policy Number 97-F5-6272-8

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-4828	Extra Replacement Cost
CMP-4696	Residential Community Assoc
CMP-4746.1	Hired Auto Liability
CMP-4710	Employee Dishonesty
CMP-4508	Money and Securities
CMP-4705.1	Loss of Income & Extra Expnse
CMP-4860.1	Al Design Person Org
FD-6007	Inland Marine Attach Dec
	* New Form Attached

SCHEDULE OF ADDITIONAL INTERESTS

Interest Type: Addl Insured-Section II

Endorsement #: CMP48601

Loan Number: N/A

SOLUTIONS MANAGEMENT 6200 BUENA VISTA DR

NEWARK CA 945605322



Residential Community Association Policy for SAN JOSE CEDAR PARK **Policy Number** 97-F5-6272-8



M06-ST--0001

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 accordance with the Company's Articles of Incorporation, as amended.

of Directors in

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. Youkell
Secretary

Thomas Conley

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

You also may call toll free at 1-800-927-HELP or visit www.insurance.ca.gov/01-consumers

Residential Community Association Policy for SAN JOSE CEDAR PARK Policy Number 97-F5-6272-8

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. 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 one 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.