

Renewal Declarations

This declaration supersedes any previous declarations bearing the same number for this policy period.

General Information

Policy Number:

CACM0000011415

Date Sent:

10/15/2024

Named Insured:

CAMINO DEL PRADO HOA
1820 GATEWAY DR STE 100, STE 100
SAN MATEO, CA 94404-5047

Agent:

Yerba Buena Ins Brokers (04D232)
199 CALIFORNIA DR, STE 202
MILLBRAE, CA 940303119
Phone: (650) 697-7224

Policy Period:

From: 12/16/2024 12:01 AM
To: 12/16/2025 12:01 AM
Standard Time at your location address

Company:

California General Underwriters Insurance
Company, Inc
555 WEST IMPERIAL HIGHWAY
BREA, CA 92821-4802

Business Program: Habitational

Business Entity: Corporation

Full Term Premium: **\$42,475.00**

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to the insurance stated in this policy. Insurance is provided with respect to those locations (LOC) and building (BLDG) described herein and with respect to those coverages and kinds of property for which a specific limit of liability is shown, subject to all the terms of this policy including forms and endorsements made part hereof.

Insured Location(s)

<u>LOC</u>	<u>BLDG</u>	<u>Address</u>	<u>Location Premium</u>
1		1010 Bryant Way - Sunnyvale California 94087-7922	\$42,475.00
	1	1010 Bryant Way	
	2	1339 Henderson Ave	
	3	1007 Bryant Way	
	4	1005 Bryant Way	
	5	1009 Bryant Way	
	6	1005 Bryant Way	
	7	1350 Roadrunner Terrace	
	8	1360 Roadrunner Terrace	
	9	1030 Castleton Terrace	
	10	1030 Castleton Terrace	

Insured Location(s)			
<u>LOC</u>	<u>BLDG</u>	<u>Address</u>	<u>Location Premium</u>
	11	1035 Castleton Terrace	
	12	1035 Castleton Terrace	
	13	1005 Bryant Way	
	14	1350 Roadrunner Terrace	
	15	1360 Roadrunner Terrace	
	16	1355 Sage Hen Way	
	17	1355 Sage Hen Way	
	18	1355 Sage Hen Way	
	19	1010 Bryant Way	

Business Operation(s)			
<u>LOC</u>	<u>Business Operation(s)</u>	<u>Liability Exposure Type</u>	<u>Exposure Amount</u>
1	Residential Condominium HOA	Area	126,150 Sq. Ft

Coverage Breakdown						
<u>LOC</u>	<u>BLDG</u>	<u>Coverage</u>	<u>Property Limit</u>	<u>Valuation</u>	<u>Deductible</u>	<u>Premium</u>
1	1	Building (All Included)	\$2,275,000	Replacement Cost	\$5,000	\$966.00
	2	Building (All Included)	\$2,275,000	Replacement Cost	\$5,000	\$966.00
	3	Building (All Included)	\$2,275,000	Replacement Cost	\$5,000	\$966.00
	4	Building (All Included)	\$2,275,000	Replacement Cost	\$5,000	\$966.00
	5	Building (All Included)	\$2,275,000	Replacement Cost	\$5,000	\$966.00
	6	Building (All Included)	\$1,527,500	Replacement Cost	\$5,000	\$661.00
	7	Building (All Included)	\$1,527,500	Replacement Cost	\$5,000	\$661.00
	8	Building (All Included)	\$1,527,500	Replacement Cost	\$5,000	\$661.00
	9	Building (All Included)	\$1,527,500	Replacement Cost	\$5,000	\$661.00
	10	Building (All Included)	\$1,527,500	Replacement Cost	\$5,000	\$661.00
	11	Building (All Included)	\$1,527,500	Replacement Cost	\$5,000	\$661.00
	12	Building (All Included)	\$1,527,500	Replacement Cost	\$5,000	\$661.00
	13	Building (All Included)	\$1,527,500	Replacement Cost	\$5,000	\$661.00
	14	Building (All Included)	\$2,356,250	Replacement Cost	\$5,000	\$1,000.00
	15	Building (All Included)	\$2,356,250	Replacement Cost	\$5,000	\$1,000.00
	16	Building (All Included)	\$2,356,250	Replacement Cost	\$5,000	\$1,000.00
	17	Building (All Included)	\$2,340,000	Replacement Cost	\$5,000	\$993.00
	18	Building (All Included)	\$2,340,000	Replacement Cost	\$5,000	\$993.00
	19	Building (All Included)	\$1,112,400	Replacement Cost	\$5,000	\$520.00
1		Scheduled Fixed Property In The Open			\$5,000	\$47.00
		Pools/Spas - POOL/SPA	\$150,000	Replacement Cost		
		Playgrounds	\$50,000	Replacement Cost		
All		Fixed Property In The Open (each location/per occurrence)	\$30,000	Replacement Cost	\$***	\$2.00

*Blanket Building Limit applies to all of the above Buildings

***Location Property Deductible Applies

<u>LOC</u>	<u>Coverage</u>	<u>Liability Limit</u>	<u>Premium</u>
All	Business Liability		\$14,802.00
	Bodily Injury & Property Damage	\$2,000,000 Per Occurrence	
	Personal and Advertising Injury	\$2,000,000 Per Occurrence	
	Products and Completed Operations	\$2,000,000 Per Occurrence	
	Damage to Premises Rented to You	\$300,000	
All	Medical Expenses	\$5,000 Each Person/\$10,000 Each Accident	Included
All	Aggregate Limit for Business Liability and Medical Expenses (Excluding Products-Completed Operations Hazard)	\$4,000,000	Included
All	Aggregate Limit for Products-Completed Operations Hazard	\$4,000,000	Included

See SECTION II – LIABILITY, D. Liability And Medical Expenses Limits Of Insurance.

Additional/Optional Coverage(s)

<u>LOC</u>	<u>Coverage</u>	<u>Limit</u>	<u>Premium</u>
All	Accounts Receivable (on-premise)	\$100,000	Included
All	Condominium (HOA) Broadening Endorsement	See Form for Details	\$199.00
All	Water Back-up and Sump Overflow	\$100,000	\$55.00
All	Business Income and Extra Expense - Actual Loss Sustained	545 Days (18 Months)	\$8,701.00
All	Business Income Waiting Period	No Waiting Period	Included
All	Employee Dishonesty	\$10,000 per Occurrence (included)	Included
All	Money and Securities	\$5,000 Inside the Premises/\$5,000 Outside the Premises (included)	Included
All	Personal Property Off-premises	\$50,000 (included)	Included
All	Valuable Papers and Records (on-premise)	\$50,000	Included
All	Outdoor Signs	\$25,000	Included
All	Equipment Breakdown TechAdvantage™	See Form MCY EB 00 01 20	\$2,179.00
All	Fine Arts	\$2,500 (included)	Included
All	Hired Auto and Non-Owned Auto Liability	Business Liability Limit Applies	\$250.00
All	Ordinance or Law Coverage 1	Up to the building limit	Included
All	Ordinance or Law Coverage 2 and 3 - Combined	\$350,000	\$591.00
All	Building Limit – Inflation Guard	4%	Included

Important Information

Automatic Annual Limit Increase – Building Limit up to 8% & Business Personal Property up to 4%, unless otherwise adjusted
Blanket Building Coverage Applies - See Forms And Endorsements

Forms and Endorsements

It is hereby understood and agreed, in consideration of the premium charged, that the following endorsements are attached to and form part of the aforementioned policy.

Form

- MCY EB 00 01 20 Mercury Equipment Breakdown Tech Advantage Endorsement
- MC BOP CONDO BROADEND 07 19 Mercury Condominium Broadening Endorsement
- MC BOP ALL CONDO 07 19 All Included Condominium Association Coverage Form
- MC BOP 50 07 19 "Two or More Policies Issued By Us" Provision
- MC BOP 33 07 19 Amendatory Endorsement
- MC BOP 04 93 07 19 Total Pollution Exclusion
- MBP 99 16 06 19 Private Parking Lot Endorsement
- MBP 99 01 09 21 Trade or Economic Sanctions
- MBP 04 39 07 19 Sexual Harassment, Abuse or Molestation Exclusion
- MBP 04 37 07 19 Exclusion - Building Conversions
- MBP 04 02 09 21 Fixed Property in the Open (PITO)
- MBP 01 03 07 22 Blanket Limits - All Premises - Buildings and/or Business Personal Property
- BP IN 01 07 13 Businessowners Coverage Form Index
- BP 15 32 09 19 Cannabis Liability Exclusion
- BP 15 30 09 19 Cannabis Property Exclusion
- BP 15 11 12 16 Exclusion - Unmanned Aircraft
- BP 15 04 05 14 Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception
- BP 14 07 01 10 Business Income and Extra Expense - Revised Period of Indemnity
- BP 06 86 05 17 CA - Hired Auto and Non-Owned Auto Liability
- BP 06 46 12 19 CA - Ordinance or Law Coverage
- BP 05 77 01 06 Fungi or Bacteria Exclusion (Liability)
- BP 05 67 01 06 Exclusion of Terrorism
- BP 05 42 01 15 Exclusion of Punitive Damages Related to a Certified Act of Terrorism
- BP 05 24 01 15 Exclusion of Certified Acts of Terrorism
- BP 05 17 01 06 Exclusion - Silica or Silica-Related Dust
- BP 05 01 07 02 Calculation of Premium
- BP 04 53 07 13 Water Back-up and Sump Overflow
- BP 04 41 07 13 Business Income Changes - Time Period
- BP 04 17 01 10 Employment-Related Practices Exclusion
- BP 04 12 04 17 Limitation of Coverage to Designated Premises, Project or Operation
- BP 04 02 07 13 Additional Insured - Managers or Lessors of Premises
- BP 01 55 07 20 California Changes
- BP 00 03 07 13 Businessowners Coverage Form

Additional Insureds			
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<u>LOC</u>	<u>Form</u>	<u>Description</u>	<u>Premium</u>
1	BP0402	KEYSTONE PACIFIC PROPERTY MANAGEMENT, LLC c/o The Manor Association, Inc. 1820 Gateway Drive, Suite 100 San Mateo CA 94404 Relationship/Interest: Property Manager	\$25

Discounts	
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<u>LOC</u>	<u>BLDG</u>
All	
1	Association Established, Mercury Loss (Surcharge), Owner Occupied

Notice

For your protection, California law requires the following to appear on this form: 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.