

0108-ST--0001

STATE FARM GENERAL INSURANCE COMPANY

004079 3125

A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

Po Box 853925 Richardson, TX 75085-3925

Named Insured

AT2

M-12-0375-FA37 F V

727 ROBINSON HOMEOWNERS ASSOCIATION 3737 5TH AVE STE 204 SAN DIEGO CA 92103-4217

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RENEWAL DECLARATIONS

Policy Number

90-CV-W402-2

Policy Period **Effective Date** NOV 7 2017 12 Months

Expiration Date NOV 7 2018

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

Agent and Mailing Address DĂNIEL KING 3930 OREGON ST STE 100 SAN DIEGO CA 92104-8816

PHONE: (619) 795-3853

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: HOMEOWNERS ASSOCIATION

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

3.509.00

POLICY PREMIUM

Sprinkler Claim Record

Discounts Applied: Protective Devices

Prepared AUG 21 2017 CMP-4000

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Residential Community Association Policy for 727 ROBINSON HOMEOWNERS Policy Number 90-CV-W402-2

SECTION I - PROPERTY BLANKET

Coverage A - Buildings Coverage B - Business Personal Property Limit of Insurance* \$ 2,092,500 \$ 5,500

| Location Number | Location of Described Premises |
|-----------------|--|
| 001 | 727 ROBINSON ST SAN DIEGO CA 92103-4379 |

AUXILIARY STRUCTURES

| Description | | | |
|--------------------------|--|--|--|
| Driveway, sidewalk, etc. | | | |
| SIDEWALK | | | |
| Fence, walls, etc. | | | |
| LANDSCAPING WALLS | | | |
| | Driveway, sidewalk, etc. SIDEWALK Fence, walls, etc. | | |

^{*} 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:

191.9



Residential Community Association Policy for 727 ROBINSON HOMEOWNERS Policy Number 90-CV-W402-2



SECTION I - DEDUCTIBLES

Basic Deductible

\$5,000

Special Deductibles:

Money and Securities

\$250 \$2,500 Employee Dishonesty

\$250

Equipment Breakdown \$2

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, | | Coverage B Limit |
| Debris Removal | | 25% of covered loss |
| Equipment Breakdown | | Included |
| Fire Department Service Charge | and brighteness of | \$5,000 |
| Fire Extinguisher Systems Recharge Expense | | \$5,000 |
| Glass Expenses | | Included |
| Increased Cost Of Construction And Demolition insured on a replacement cost basis) | n Costs (applies only when buildings are | 10% |
| Newly Acquired Business Personal Property (a Coverage B - Business Personal Property) | applies only if this policy provides | \$100,000 |
| Newly Acquired Or Constructed Buildings (app Coverage A - Buildings) | lies only if this policy provides | \$250,000 |

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Residential Community Association Policy for 727 ROBINSON HOMEOWNERS Policy Number 90-CV-W402-2

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.

| 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 |

Prepared AUG 21 2017 CMP-4000



Residential Community Association Policy for 727 ROBINSON HOMEOWNERS Policy Number 90-CV-W402-2



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 |
| 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.

Prepared AUG 21 2017 CMP-4000

Residential Community Association Policy for 727 ROBINSON HOMEOWNERS Policy Number 90-CV-W402-2

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-4864 | *Building Ordinance or Law Cov |
| CMP-4696 | Residential Community Assoc |
| CMP-4746.1 | Hired Auto Liability |
| CMP-4705.1 | Loss of Income & Extra Expnse |
| CMP-4508 | Money and Securities |
| CMP-4814 | Directors & Officers Liability |
| CMP-4710 | Employee Dishonesty |
| FD-6007 | Inland Marine Attach Dec |
| | * New Form Attached |

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.

Secretary

President



Residential Community Association Policy for 727 ROBINSON HOMEOWNERS Policy Number 90-CV-W402-2



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

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.

Prepared AUG 21 2017 CMP-4000

Residential Community Association Policy for 727 ROBINSON HOMEOWNERS Policy Number 90-CV-W402-2

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 oes 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.



STATE FARM GENERAL INSURANCE COMPANY

A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

Po Box 853925 Richardson, TX 75085-3925

M-12-0375-FA37 F V

Named Insured



0508-ST-0001

727 ROBINSON HOMEOWNERS ASSOCIATION 3737 5TH AVE STE 204 SAN DIEGO CA 92103-4217

INLAND MARINE ATTACHING DECLARATIONS

Policy Number 90-CV-W402-2

Expiration Date NOV 7 2018 **Policy Period Effective Date** NOV 7 2017 12 Months The policy period begins and ends at 12:01 am standard time at the premises location.

ATTACHING INLAND MARINE

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.

Annual Policy Premium

Included

The above Premium Amount is included in the Policy Premium shown on the Declarations.

Your policy consists of these Declarations, the INLAND MARINE CONDITIONS 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, Options, and Endorsements

FE-8739 FE-6271

Inland Marine Conditions

FE-8745

Amendatory Endorsement Inland Marine Computer Prop

See Reverse for Schedule Page with Limits

Prepared AUG 21 2017 FD-6007

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ATTACHING INLAND MARINE SCHEDULE PAGE

ATTACHING INLAND MARINE

| ENDORSEMENT | COVERAGE | | LIMIT OF | DEDUCTIBLE | | ANNUAL |
|-------------|---|----|-----------|------------|-----|----------------------|
| NUMBER | | | INSURANCE | AMOUNT | | PREMIUM |
| FE-8745 | Inland Marine Computer Prop Loss of Income and Extra Expense | \$ | 10,000 | \$ | 500 | Included Included |

FE-6999.2 Page 1 of 1

In accordance with the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2015, this disclosure is part of your policy.

FE-6999.2 POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE



0608-ST-000

Coverage for acts of terrorism is not excluded from your current policy. However your policy does contain other exclusions which may be applicable, such as an exclusion for nuclear hazard. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2015, the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism: to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under this policy, any covered losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. Under the formula, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on

January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019; and 80% beginning on January 1, 2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

There is no separate premium charged to cover insured losses caused by terrorism. Your insurance policy establishes the coverage that exists for insured losses. This notice does not expand coverage beyond that described in your policy.

THIS IS YOUR NOTIFICATION THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER YOUR POLICY MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE YOUR COVERAGE.

FE-6999.2

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State Farm STATE FARM GENERAL INSURANCE COMPANY Po Box 853925 Richardson, TX 75085-3925

> M-12-0375-FA37 004079 3125

727 ROBINSON HOMEOWNERS

ASSOCIATION 3737 5TH AVE STE 204 SAN DIEGO CA 92103-4217 **BALANCE DUE NOTICE**

POLICY NUMBER 90-CV-W402-2 Residential Community Association Policy

DATE DUE

PLEASE PAY THIS AMOUNT

SEE NOTE

SEE NOTE

Full payment by Date Due continues this policy to NOV 7 2018

PREMIUM

3,509.00

Location:

727 ROBINSON ST

SAN DIEGO CA 92103-4379

Important Message(s)

NOTE:

Do not pay. Payment is being made through State Farm Payment Plan. Account # 1145296412

17 2902 3020

See reverse for important information. Please keep this part for your record. Prepared AUG 21 2017

[Please fold and tear here [

State Farm

Telephone

MOVING? PLEASE SEE YOUR STATE FARM AGENT. M-0375-FA37 727 ROBINSON HOMEOWNERS INSURED

ASSOCIATION

POLICY NUMBER

(619) 795-3853

DANIEL KING

90-CV-W402-2

CONDOMINIUM

PLEASE RETURN THIS PART WITH YOUR CHECK MADE PAYABLE TO STATE FARM

DATE DUE

PLEASE PAY THIS AMOUNT

SEE NOTE

SEE NOTE

1209712071

Prepared:

AUG 21 2017

2979

(01130911) M 24710

FIRE BAL DUE

1207

| 90-CV-W402-2 | 2979 | | | | M 24710 |
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