



**RENEWAL DECLARATIONS (CONTINUED)**

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

0209-ST--0001

**SECTION I - DEDUCTIBLES**

<b>Basic Deductible</b>	\$5,000		
<b>Special Deductibles:</b>			
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
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

**RENEWAL DECLARATIONS (CONTINUED)**

**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

**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	\$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
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

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SEP 04 2020  
CMP-4000

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## RENEWAL DECLARATIONS (CONTINUED)

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




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**SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY**


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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

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**SECTION II - LIABILITY**


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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
	<b>LIMIT OF INSURANCE</b>
<b>AGGREGATE LIMITS</b>	
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.

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**RENEWAL DECLARATIONS (CONTINUED)**

**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**

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CMP-4101	Businessowners Coverage Form
CMP-4260.1	*Amendatory Endorsement-CA
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-4705.2	Loss of Income & Extra Expense
CMP-4508	Money and Securities
CMP-4814	Directors & Officers Liability
CMP-4710	Employee Dishonesty
CMP-4261	Amendatory Endorsement
FD-6007	Inland Marine Attach Dec
	* New Form Attached

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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. Yawell*  
Secretary

*Thomas Conley*  
President

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SEP 04 2020  
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## RENEWAL DECLARATIONS (CONTINUED)

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.

Your agent's name and contact information are provided on the front of this document. Another option is to reach out by mail or phone directly to:

State Farm® Executive Customer Service  
 PO Box 2320  
 Bloomington IL 61702  
 Phone # 1-800-STATEFARM (1-800-782-8332)

Department of Insurance 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.

California Department of Insurance  
 Consumer Services Division  
 300 South Spring Street  
 Los Angeles, CA 90013  
 Phone # 1-800-927-HELP (4357) or visit [www.insurance.ca.gov/01-consumers](http://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.

**RENEWAL DECLARATIONS (CONTINUED)****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.<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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SEP 04 2020  
CMP-4000

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Po Box 853925  
Richardson, TX 75085-3925

**Named Insured**

M-12-6421-FA37 F V

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



**INLAND MARINE ATTACHING DECLARATIONS**

<b>Policy Number</b>	<b>90-CV-W402-2</b>	
<b>Policy Period</b>	<b>Effective Date</b>	<b>Expiration Date</b>
12 Months	NOV 7 2020	NOV 7 2021
The policy period begins and ends at 12:01 am standard time at the premises location.		

0509-ST--0001

**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                      Inland Marine Conditions
- FE-6271                      Amendatory Endorsement
- FE-8745                      Inland Marine Computer Prop

See Reverse for Schedule Page with Limits

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SEP 04 2020  
FD-6007

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**ATTACHING INLAND MARINE SCHEDULE PAGE****ATTACHING INLAND MARINE**

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

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OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

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FD-6007

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# IMPORTANT NOTICE

Effective with this policy term, **CMP-4260.1 AMENDATORY ENDORSEMENT (California)** replaces **CMP-4260 AMENDATORY ENDORSEMENT (California)**.

This notice summarizes the changes being made to your policy. Please read the new endorsement carefully and note the following changes:

**SECTION II – DEFINITIONS: Paragraph 18. Personal and Advertising Injury:**

- Infringement of another’s patent, trademark, or trade secret is no longer within the definition of personal and advertising injury.

**SECTION II – EXCLUSIONS: Paragraph 17. Personal and Advertising Injury:**

- Damages from infringement of another’s patent, trademark, or trade secret continue to be specifically excluded under this policy.

Endorsement **CMP-4260.1** follows this notice. Please read it thoroughly and place it with your policy. If you have any questions about the information in this notice, please contact your State Farm® agent.

This notice is a general description of coverage and/or coverage changes and is not a statement of contract. This message does not change, modify, or invalidate any of the provisions, terms, or conditions of your policy, or any other applicable endorsements.

## **AMENDATORY ENDORSEMENT (California)**

This endorsement modifies insurance provided under the following:

### **BUSINESSOWNERS COVERAGE FORM**

**1. SECTION I — EXCLUSIONS** is amended as follows:

**a. Paragraph 2.f. Dishonesty** is replaced by the following:

**f. Dishonesty**

- (1) Dishonest or criminal acts by you, anyone else with an interest in the property, or any of your or their partners, “members”, officers, “managers”, employees, directors, trustees, or authorized representatives, whether acting alone or in collusion with each other or with any other party; or
- (2) Theft by any person to whom you entrust the property for any purpose, whether acting alone or in collusion with any other party.

This exclusion applies whether or not an act occurs during your normal hours of operation.

This exclusion does not apply to acts of destruction by your employees; but theft by your employees is not covered.

With respect to accounts receivable and “valuable papers and records”, this exclusion does not apply to carriers for hire.

**b. Under Paragraph i. Fungi, Virus Or Bacteria**, the reference to **23. Fungi, Wet Or Dry Rot** is changed to **24. Fungi, Wet Or Dry Rot**.

**2. Paragraph 24. d. under Fungi, Wet Or Dry Rot And Bacteria of SECTION I — EXTENSIONS OF COVERAGE** does not apply.

**3. SECTION II — LIABILITY** is amended as follows:

**a.** When used in this policy, the words “his or her” are replaced with “that person’s”.

**b. Section II – Exclusions** is amended as follows:

**(1) Paragraphs 17.b. and 17.c. under Personal And Advertising Injury** are replaced by the following:

- b.** Arising out of oral or written publication of material, in any manner, if done by or at the direction of the insured with knowledge of its falsity;

0609-ST--0001

- c. Arising out of oral or written publication of material, in any manner, whose first publication took place before the beginning of the policy period;
- c. Under **SECTION II — MEDICAL EXPENSES**, Paragraph **1.d.(2)** under **Coverage M – Medical Expenses** is replaced by the following:
- (2) Executes authorization to allow us to obtain copies of medical bills, medical records, and any other information we deem necessary to substantiate the claim.
- Such authorizations must not:
- (a) Restrict us from performing our business functions in:
- Obtaining records, bills, information, and data; or
  - Using or retaining records, bills, information, and data collected or received by us;
- (b) Require us to violate federal or state laws or regulations;
- (c) Prevent us from fulfilling our data reporting and data retention obligations to insurance regulators; or
- (d) Prevent us from disclosing claim information and data:
- To enable performance of our business functions;
  - To meet our reporting obligations to insurance regulators;
  - To meet our reporting obligations to insurance data consolidators; and
  - As otherwise permitted by law.
- If the holder of the information refuses to provide it to us despite the authorization, then at our request the person making claim or his or her legal representative must obtain the information and promptly provide it to us; and
- d. **SECTION II — DEFINITIONS** is amended as follows:
- (1) Paragraphs **18.f.** and **18.g.** are replaced by the following:
- The use of another's advertising idea in your "advertisement"; or
  - Infringing upon another's copyright, trade dress or slogan in your "advertisement".
- (2) Paragraph **18.h.** is deleted.
4. The following are added to **SECTION I AND SECTION II — COMMON POLICY CONDITIONS**:
- Our Rights Regarding Claim Information**
- a. We will collect, receive, obtain, use, and retain all the items described in Paragraph **b.(1)** below and use and retain the information described in Paragraph **b.(3)(b)** below, in accordance with applicable federal and state laws and regulations and consistent with the performance of our business functions.
- b. Subject to Paragraph **a.** above, we will not be restricted in or prohibited from:
- Collecting, receiving, or obtaining records, receipts, invoices, medical bills, medical records, wage information, salary information, employment information, data, and any other information;
  - Using any of the items described in Paragraph **b.(1)** above; or
  - Retaining:
    - Any of the items in Paragraph **b.(1)** above; or
    - Any other information we have in our possession as a result of our processing, handling, or otherwise resolving claims submitted under this policy.
- c. We may disclose any of the items in Paragraph **b.(1)** above and any of the information described in Paragraph **b.(3)(b)** above:
- To enable performance of our business functions;
  - To meet our reporting obligations to insurance regulators;



- (3) To meet our reporting obligations to insurance data consolidators;
- (4) To meet other obligations required by law; and
- (5) As otherwise permitted by law.

d. Our rights under Paragraphs a., b., and c. above shall not be impaired by any:

- (1) Authorization related to any claim submitted under this policy; or
- (2) Act or omission of an insured or a legal representative acting on an insured's behalf.

All other policy provisions apply.

CMP-4260.1

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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**

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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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**CMP-4864 ORDINANCE OR LAW (Business – California)**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM  
LOSS OF INCOME AND EXTRA EXPENSE

Coverage provided under this endorsement applies only if an "X" is shown in the box for that coverage in the Schedule below.

**SCHEDULE**

<input type="checkbox"/>	<b>A. Loss In Value Coverage</b>
<input checked="" type="checkbox"/>	<b>B. Increased Cost And Demolition Coverage</b>
<input checked="" type="checkbox"/>	<b>10 Percent</b>
<input type="checkbox"/>	<b>25 Percent</b>
<input type="checkbox"/>	<b>50 Percent</b>
<input type="checkbox"/>	<b>100 Percent</b>

**A. Loss In Value Coverage**

1. In the event of damage by a Covered Cause Of Loss to a building, that is Covered Property, we will pay for the loss in value of the undamaged portion of the building as a consequence of enforcement of any "ordinance or law" that requires demolition of undamaged parts of the same building. However, we will not pay for:
  - a. Any cost of demolishing or clearing the site of undamaged portions of the covered building; or
  - b. Any increased cost to repair, rebuild, replace, or remodel the building caused by enforcement of any "ordinance or law".
2. When there is a loss in value of an undamaged portion of a building to which this Loss In Value Coverage applies, the loss payment for that building, including damaged and undamaged portions, will be the lesser of:
  - a. The actual cash value of the building as of the time of loss if the covered building property is not repaired, rebuilt, or replaced;
  - b. The amount you actually spend to repair, rebuild or replace the building if the covered building property is repaired, rebuilt, or replaced on the same or another premises, but not more than a building of the same height, floor area,

and style on the same or similar premises as the damaged building; or

- c. The Limit Of Insurance shown in the Declarations as applicable to the covered building.
3. The terms of this Loss In Value Coverage apply separately to each building to which the policy applies.

**B. Increased Cost And Demolition Coverage**

1. In the event of damage by a Covered Cause Of Loss to a building that is Covered Property, we will pay the:
  - a. Increased costs incurred to:
    - (1) Repair, rebuild, or replace damaged parts of that property; or
    - (2) Rebuild or remodel undamaged parts of that property, whether or not demolition is required;

when the increased costs are a consequence of enforcement of the minimum requirements of the "ordinance or law".

However, this coverage, for increased costs, applies only if the repaired, rebuilt, replaced, or remodeled property is intended for similar occupancy as the current property, unless such occupancy is not permitted by an "ordinance or law".

0809-ST-0001

If you elect to rebuild at another premises, we will pay the increased cost which would have been incurred had the building been repaired, rebuilt, replaced, or remodeled at the described premises.

However, if the "ordinance or law" requires relocation to another premises, we will pay the increased cost incurred at the new premises; and

- b. Cost to demolish and clear the site of undamaged parts of the same building, as a consequence of enforcement of any "ordinance or law" that requires demolition of such undamaged property.
2. We will not pay for:
    - a. Any loss in value for an undamaged portion of a building caused by enforcement of any "ordinance or law"; or
    - b. The increased cost:
      - (1) Until the property is actually repaired, rebuilt, replaced, or remodeled, at the described or another premises; and
      - (2) Unless the repairs, rebuilding, replacement, or remodeling are made within two years after our payment of the actual cash value of the property subject to the replacement cost coverage. We may extend this period in writing during the two years.
  3. The most we will pay under this Increased Cost And Demolition Coverage, for each described premises insured under **SECTION I — PROPERTY**, is the lesser of:
    - a. The amount you actually spend:
      - (1) For the increased cost to repair, rebuild, replace, or remodel the building at the described or another premises in the same general vicinity if relocation is required by any "ordinance or law", but not more than a building of the same height, floor area, and style on the same or similar premises as the damaged building; and
      - (2) To demolish and clear the site of the undamaged parts of the building at the described premises caused by enforcement of any "ordinance or law"; or

- b. The percentage for Increased Cost And Demolition Coverage, as shown in the Schedule above, applied to the Limit Of Insurance applicable to that damaged building as shown in the Declarations.

If a damaged building is covered under a blanket Limit Of Insurance which applies to more than one building, then the most we will pay, is the amount determined by applying the percentage, as shown in the Schedule above, to the risk amount shown in our records as of the most recent Declarations applicable to that damaged building.

The amount we pay under this Increased Cost And Demolition Coverage is in addition to the applicable Limit Of Insurance.

4. The amount payable, as stated in Paragraph 3. above, is not subject to Paragraph e.(4)(a)iii. under Loss Payment of **SECTION I — CONDITIONS**.
5. The following will amend the Loss Of Income And Extra Expense endorsement if Loss Of Income And Extra Expense is shown in the Declarations:
 

Paragraph 6. under the Loss Of Income And Extra Expense Definitions, is replaced by the following:

  6. "Period of restoration";
    - a. Means the period of time that:
      - (1) Begins immediately after the time of accidental direct physical loss caused by any Covered Cause Of Loss at the described premises; and
      - (2) Ends on the earlier of:
        - (a) The date when the property at the described premises should be repaired, rebuilt, or replaced with reasonable speed and similar quality; or
        - (b) The date when business is resumed at a new permanent location.



- b. Does not include any increased period required due to the enforcement of any "ordinance or law" that requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of "pollutants".

The expiration date of this policy will not cut short the "period of restoration".

- C. The following apply to both Loss In Value Coverage and Increased Cost And Demolition Coverage provided by this endorsement:

1. We will not pay for:

- a. Loss due to any "ordinance or law" that:

(1) You were required to comply with before the loss, even when the building was undamaged; and

(2) You failed to comply with;

- b. The enforcement of any "ordinance or law" which requires the demolition, repair, rebuilding, replacement, remodeling or remediation, of property due to contamination by "pollutants", or due to the presence, growth, proliferation,

spread or any activity of "fungi", wet or dry rot, virus, bacteria or other micro-organism; or

- c. Any costs associated with the enforcement of any "ordinance or law" which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants", "fungi", wet or dry rot, virus, bacteria or other micro-organism.

2. The coverage provided by this endorsement is not subject to the terms of the Ordinance Or Law Exclusion, to the extent that such Exclusion would conflict with the provisions of this endorsement.

3. "Ordinance or law" as referred to in this endorsement, means any ordinance or law that is in force at the time of loss and regulates the demolition, repair, rebuilding, replacement, or remodeling of buildings or establishes zoning or land use requirements at:

a. The described premises; or

b. Another premises, if such ordinance or law requires relocation.

All other policy provisions apply.

CMP-4864



Po Box 853925  
Richardson, TX 75085-3925

**Named Insured**

AT2 000716 3125 M-12-6421-FA37 F V  
727 ROBINSON HOMEOWNERS  
ASSOCIATION  
3737 5TH AVE STE 204  
SAN DIEGO CA 92103-4217

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**RENEWAL DECLARATIONS**

<b>Policy Number</b>	90-CV-W402-2	
<b>Policy Period</b>	<b>Effective Date</b>	<b>Expiration Date</b>
12 Months	NOV 7 2020	NOV 7 2021
The policy period begins and ends at 12:01 am standard time at the premises location.		

**Agent and Mailing Address**  
COLETHEA DAVIS  
3930 OREGON ST STE 235  
SAN DIEGO CA 92104-2872  
  
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: ASSOCIATION/COOPERATIVE

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

POLICY PREMIUM \$ 3,584.00

Discounts Applied:  
Renewal Year  
Protective Devices  
Sprinkler  
Claim Record

0109-ST-0001

**RENEWAL DECLARATIONS (CONTINUED)**

**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\***  
**\$ 2,319,300**  
**\$ 6,400**

<b>Location Number</b>	<b>Location of Described Premises</b>
001	727 ROBINSON ST SAN DIEGO CA 92103-4379

**AUXILIARY STRUCTURES**

<b>Location Number</b>	<b>Description</b>
001A	Driveway, sidewalk, etc.
001B	SIDEWALK
001C	Fence, walls, etc.
001D	LANDSCAPING WALLS

\* 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: 212.6

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