



(B) 5300 INSURANCE DISCLOSURE SUMMARY

Crown Colony Homeowners Association

Effective: September 27, 2021 – September 27, 2022

- A. **PROPERTY INSURANCE:** The master policy includes building coverage written on a 'special form perils' basis. Building coverage is provided on a replacement cost basis with no-coinsurance penalty. The definition of 'building' may not include everything that is permanently attached to your unit. The CC&R's will govern coverage for interior fixtures. Your personal property and personal liability are NOT covered under the Homeowner's Association Master Policy. An HO-6 (Unit Owners Policy) is required to cover these items. Please consult your personal insurance agent to make sure your HO-6 policy includes appropriate coverage based on the CC&R requirements.
- Name of Insurer: Travelers Property Casualty Company of America
 - Property Insurance Limits: \$187,317,778 Business Personal Property Limits: \$100,000
 - Building Ordinance Coverage A: \$187,317,778 Coverage B & C \$20,000,000 Sublimit
 - Property Deductible: \$10,000
- B. **GENERAL LIABILITY INSURANCE:** The master policy provides coverage for the Association for 'bodily injury' and 'property damage' liability in the common areas of the association. *NOTE: This liability coverage does not extend to the interiors of the units whether owner or tenant occupied.*
- Name of Insurer: Travelers Property Casualty Company of America
 - Limit of Liability: \$1,000,000 occurrence \$2,000,000 aggregate
- C. **UMBRELLA INSURANCE:** The umbrella provides additional liability protection for the association.
- Name of the Insurer: Great American Insurance Company
 - Limit of Liability: \$10,000,000
- D. **DIRECTORS & OFFICERS LIABILITY INSURANCE:** This is a liability coverage that protects the Directors & Officers from liability claims arising out of alleged errors in judgment, breaches of duty, and wrongful acts related to their HOA activities.
- Name of Insurer: United States Liability Insurance Group
 - Limit of Liability: \$5,000,000 Retained limit: \$5,000
- E. **FIDELITY BOND:** This is a surety coverage that will reimburse the homeowners association for loss due to the dishonest acts of a covered employee including board members, directors or trustees, and property management.
- Name of Insurer: Continental Casualty Co./CNA
 - Limit: \$3,000,000 Deductible: \$15,000
- F. **EARTHQUAKE INSURANCE:** None with our agency
- G. **FLOOD INSURANCE:**
- Name of Insurer: Philadelphia Indemnity Insurance Company (November 2021 – November 2022)
 - Limit: \$50,000
 - Deductible: \$1,000
- H. **WORKERS COMPENSATION INSURANCE:** (June 30, 2021 – June 30, 2022)
- Name of Insurer: State Compensation Insurance Fund
 - Limit: Statutory

This summary of the association's policies of insurance provides only certain information, as required by subdivision (b) of Section 5300 of the Civil Code, and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of insurance. Any association member may, upon request and provision of reasonable notice, review the association's insurance policies and, upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the association maintains the policies of insurance specified in this summary, the association's policies of insurance may not cover your property, including personal property or, real property improvements to or around your dwelling, or personal injuries or other losses that occur within or around your dwelling. Even if a loss is covered, you may nevertheless be responsible for paying all or a portion of any deductible that applies. Association members should consult with their individual insurance broker or agent for appropriate additional coverage.

FOR CERTIFICATE REQUESTS: www.icerts.com or send to: cs@icerts.com or fax (650) 762-0490

700 Airport Blvd., Suite 300, Burlingame CA 94010 Phone: 650.762.0400 Fax: 650.762.0490



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
9/23/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER Risk Strategies Company 700 Airport Boulevard, Suite 300 Burlingame, CA 94010	CONTACT NAME: Certificate Request Desk	
	PHONE (A/C, No, Ext): (650) 762-0400 FAX (A/C, No): (650) 762-0490	
	E-MAIL ADDRESS: certrequest@risk-strategies.com	
	PRODUCER CUSTOMER ID:	
INSURER(S) AFFORDING COVERAGE		
INSURED Crown Colony Homeowners Association c/o Common Interest Management 379 Imperial Way Daly City CA 94015	INSURER A : Travelers Property & Casualty Co of America	36161
	INSURER B : Continental Casualty Company	20443
	INSURER C : Great American Alliance Insurance Co	26832
	INSURER D :	
	INSURER E :	
	INSURER F :	

COVERAGES

CERTIFICATE NUMBER: 64105688

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Mandarin Drive, Imperial Way, Half Moon Lane, Daly City, CA, 94015

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS	
A	<input checked="" type="checkbox"/> PROPERTY	6309467R353	9/27/2021	9/27/2022	BUILDING	\$	
	<input type="checkbox"/> CAUSES OF LOSS				PERSONAL PROPERTY	\$	
	<input type="checkbox"/> DEDUCTIBLES				BUSINESS INCOME	\$	
	<input type="checkbox"/> BASIC				BUILDING	\$	
	<input type="checkbox"/> BROAD				5,000	EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL				CONTENTS	RENTAL VALUE	\$
	<input type="checkbox"/> EARTHQUAKE				Replacement Cost	<input checked="" type="checkbox"/> BLANKET BUILDING	\$ 187,317,778
	<input checked="" type="checkbox"/> WIND					<input type="checkbox"/> BLANKET PERS PROP	\$
<input type="checkbox"/> FLOOD		<input type="checkbox"/> BLANKET BLDG & PP	\$				
				<input checked="" type="checkbox"/> Ordinance A	\$ Included		
				<input checked="" type="checkbox"/> Ordinance B&C	\$ 20,000,000		
	INLAND MARINE	TYPE OF POLICY				\$	
		POLICY NUMBER				\$	
	CAUSES OF LOSS					\$	
	NAMED PERILS					\$	
						\$	
B	<input checked="" type="checkbox"/> CRIME	0250794623	9/27/2021	9/27/2022	<input checked="" type="checkbox"/> Limit	\$ 3,000,000	
	TYPE OF POLICY	Includes Property Management			<input checked="" type="checkbox"/> Deductible	\$ 15,000	
	Fidelity Bond					\$	
A	<input checked="" type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN	6309467R353	9/27/2021	9/27/2022	<input checked="" type="checkbox"/> Limit	\$ Included	
						\$	
A	General Liability	6309467R353	9/27/2021	9/27/2022	<input checked="" type="checkbox"/> Each Occurrence	\$ 1,000,000	
A	General Liability	6309467R353	9/27/2021	9/27/2022	<input checked="" type="checkbox"/> Aggregate	\$ 2,000,000	
C	Umbrella	UM30199182	9/27/2021	9/27/2022	<input checked="" type="checkbox"/> Limit- Retention \$0	\$ 10,000,000	

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

Proof of Coverage

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

RSC Insurance Brokerage

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