

Summary of Insurance Coverage:		22 Station Owners Association
Company: QBE Specialty Insurance Company / Vikco Insurance Services	Policy Number:	VPM1000289-00
Habitational Package Policy	Policy Period:	8/1/23 – 7/1/24

Coverage Package - Property		
Coverage Name	Deductible	Limit
General Property Deductible / Water Damage Deductible		50,000 / 100,000
Building Amount	General Property Deductible	80,633,060
Unit Owners Coverage	General Property Deductible	Per the CC&Rs - Inclusive
Building Contents	General Property Deductible	1,275,900
Building Ordinance - Loss in value to undamaged building property (Coverage 1)	General Property Deductible	Included
Building Ordinance – Demolition (Coverage 2)	General Property Deductible	2,000,000
Building Ordinance - Additional Cost of Construction (Coverage 3)	General Property Deductible	2,000,000
Mechanical Breakdown	General Property Deductible	Bldg Limit
Extended Replacement Cost (Building)	None	n/a
Building Valuation	General Property Deductible	Agreed Amount
Backup Sewer & Drain	General Property Deductible	25,000
Specified Property	None	n/a
Outdoor Property	General Property Deductible	25,000
Outdoor Signs	General Property Deductible	5,000
Trees, Shrubs And Plants	General Property Deductible	1,000 Any One Tree, Shrub or Plant \$25,000 Per Occurrence
Employee Dishonesty (Fidelity)	see CRIME	see CRIME
Debris Removal	General Property Deductible	Included
Fine Arts	General Property Deductible	25,000
Pollutant Cleanup & Removal, Removal and Disposal	General Property Deductible	25,000
Electronic Data	General Property Deductible	25,000
Fire Extinguisher Systems Expense	General Property Deductible	10,000
Asbestos Exclusion	n/a	Applies
Garage Keepers	n/a	Not Included

Standalone Commercial General Liability - Burlington Ins. Co. - Policy #891BG07765, 7/1/23 – 7/1/24		
Coverage Name	Deductible	Limit
Liability Limit Per Occurrence	5,000	1,000,000
Aggregate Limits - All Other Occurrences		2,000,000
Aggregate Limits - Products/Completed Operations		1,000,000
Medical Payments		5,000
Fire/Tenants Liability		50,000
Hired Auto Liability		1,000,000
Non-Owned Auto Liability		1,000,000
Premises and Operations		Included
Contractual Liability		Included
Personal and Advertising Injury Liability		Included
Products and Completed Operations		Included

Standalone Directors & Officers – Travelers Indemnity Co. - Policy # 107663065, 7/1/23 – 7/1/24		
Coverage Name	Deductible	Limit
Community Association Management Liability - Per Claim	5,000	2,000,000
Directors and Officers Errors and Omissions Liability		Included
3rd Party Discrimination & Employment Practices Liability		Included
D&O - Broad Named Insured		Included
D&O - Defense Costs in addition to policy limits		Included
D&O - Non-Monetary Defense		Included
D&O - Property Manager		Included

Standalone Crime Coverage – Hanover Insurance Co. - Policy # BDW-D881898-01, 4/1/22 – 4/1/25		
Coverage Name	Deductible	Limit
Fidelity	10,000	3,250,000
Funds Transfer Fraud		3,250,000
Computer Fraud		3,250,000
Forgery and Alteration		3,250,000
Money Orders and Counterfeit Paper Currency		3,250,000

Umbrella Coverage	Self-Insured Retention	Limit
Greenwich Insurance Company, Policy # PPP7460848, 7/1/23-24	-	10,000,000

OTHER / MISCELLANEOUS	Deductible	Limit
Scheduled Auto - Policy # n/a – n/a	n/a	n/a
Inland Marine - Policy # n/a – n/a	n/a	n/a
DIC - Quoted Policy # Declined, DIC Declined	n/a	Declined
Work Comp - n/a, Policy # n/a	n/a	WC - n/a - Statutory / EL n/a
NFIP Flood - Policy # n/a	n/a	n/a

This Summary of Insurance does not constitute a contract between the issuing insurer(s), authorized representative or producer and the holder of this document, nor does it affirmatively or negatively amend, extend, or alter the coverage afforded by the policies listed thereon.