

Summary of Insurance Coverage:

22 Station Owners Association

Company: Starr Surplus Lines Ins. Co.

Policy Number:

SLSTPTY11662122

Habitational Package Policy

Policy Period:

7/1/22– 7/1/23

Coverage Package - Property

Coverage Name	Deductible	Limit
Property Deductible	10,000	
Building Amount	Property Deductible	75,358,001
Unit Owners Coverage	Property Deductible	Per the CC&Rs - Inclusive
Building Contents	Property Deductible	1,275,900
Building Ordinance - Loss in value to undamaged building property (Coverage 1)	Property Deductible	Included
Building Ordinance – Demolition (Coverage 2)	Property Deductible	1,000,000
Building Ordinance - Additional Cost of Construction (Coverage 3)	Property Deductible	1,000,000
Mechanical Breakdown	Property Deductible	Bldg Limit
Extended Replacement Cost (Building)	None	n/a
Building Valuation	Property Deductible	Agreed Amount
Backup Sewer & Drain	Property Deductible	100,000
Specified Property	Property Deductible	n/a
Business Income	Property Deductible	Actual Loss Sustained
Extra Expense	Property Deductible	12 Months
Outdoor Property	Property Deductible	50,000
Outdoor Signs	500	50,000
Employee Dishonesty (Fidelity)		see CRIME
Accounts Receivable	Property Deductible	1,000,000
Valuable Paper	Property Deductible	500,000
Debris Removal	Property Deductible	Greater of 25% Direct Loss or \$2,500,000
Electronic Data Processing	Property Deductible	250,000
Exterior Building Glass	Property Deductible	Included in Property Limit
Fire Department Service Charge	None	25,000
Asbestos Exclusion	Property Deductible	Applies
Garage Keepers	1,000/5,000	Not Included
Newly Acquired or Constructed Building	Property Deductible	1,000,000
Pollutant Cleanup & Removal	Property Deductible	50,000 annual aggregate
Premise Boundary Definition	N/A	100 feet
Preservation of Property	Property Deductible	50,000
SUBLIMITS APPLICABLE TO INSURED LOCATIONS THAT ARE VACANT AT TIME OF LOSS:		
Vandalism and Malicious Mischief		250,000
Water Damage		250,000
Theft		250,000

Coverage Package - Liability		
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

Coverage Package - Directors & Officers		
Coverage Name	Deductible	Limit
Community Association Management Liability - Per Claim	5,000	1,000,000
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 - Policy # BDW?D881898?00		
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	-	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 - Policy # Declined, n/a, DIC Declined	n/a	n/a
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.