



ALLSTATE INSURANCE COMPANY

RENEWAL DECLARATIONS

CUSTOMIZER POLICY NO. 050 249707
SPECIAL FORM

1. **The Insured** PACIFIC PALMS HOA
Mailing Address C/O HILL TOP COMM EXECUTIVES
PO BOX 34398-205
SAN DIEGO, CA 92163

LOCATION OF INSURED PREMISES: 4010-4018 IOWA ST
SAN DIEGO, CA 92104

MASONRY

CONDOMINIUM

2. **Policy Period from 08/29/2010 to 08/29/2011**
Beginning and ending , Standard Time at the address of the insured stated above.

3. **The Insured is a ASSOCIATION**

4. ADDITIONAL INTERESTS

This policy also covers the interests of any of the following when indicated by an "X" and named below.

- | | | |
|--|---|--------------------------------|
| <input type="checkbox"/> The Mortgagee under Coverage A - Part One | <input type="checkbox"/> The Loss Payee under Coverage A - Part Two | <input type="checkbox"/> Other |
| <input type="checkbox"/> The Additional Insured for Leased Premises, under Coverage B - Part One | <input type="checkbox"/> The Vendor under Coverage B - Part One | |

Name

Address

5. POLICY COVERAGES

This policy applies to each of the Coverages and Parts shown below. Under Coverage A, Coverage is provided only for property at the Insured Premises for which a specific limit of liability is shown.

Coverage A - Business Property			
Part One	Buildings REPLACEMENT COST	Limits of Liability	\$957,000
	The Property Insurance Adjustment Condition IS applicable to this policy		
Two	Business Contents		
	DEDUCTIBLE \$500		applicable to each adjusted loss

Coverage B - Business Liability			
Part One	Comprehensive Liability	Limits of Liability	\$2,000,000 EACH ACCIDENTAL EVENT
	Fire and Specified Peril Legal Liability		\$50,000 EACH ACCIDENTAL EVENT
	Advertising Injury Liability		\$100,000
Two	Medical Payments		\$5,000 EACH PERSON \$25,000 EACH ACCIDENT

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6. OPTIONAL COVERAGES

The following optional coverages, if any, are provided under this policy.

Coverage	Location(s)	Limits of Liability
BOARD OF MANAGERS LIABILITY	ALL	SEE COVERAGE B - PART 6
EMPLOYEE DISHONESTY	ALL	SEE COVERAGE A - PART 6 - \$10,000
EMPLOYER NON-OWNER AUTO LIABILITY	ALL	SAME AS COVERAGE B - PART 3
REPLACEMENT COST SAFEGUARD	ALL	SEE COVERAGE A - PART 1
TERRORISM COVERAGE	ALL	

7. Annual Premium for the Policy and Optional Coverages

\$2,971.00

**--SEE THE IMPORTANT PAYMENT INFORMATION FORM BU5857
FOR DETAILS ABOUT PAYMENT OPTIONS AND INSTALLMENT FEES--**

The portion of the annual premium shown above that is attributable to coverage for losses caused by "acts of terrorism" to which the Program established by the Terrorism Risk Insurance Act, as amended, applies is \$19.00 . SEE DISCLOSURE NOTICE ON PAGE 4 OF 4.

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8. ENDORSEMENTS

The following endorsements amend this policy.

BU5550A	BU5583-1	BU5651-8
BU5766	BU5767	BU5795
BU5552	BU5564-1	BU5622
BU5783-1	CL470A	BU5857

BU5754	BU5756-1
BU4258-1	BU5551
BU5697	BU5770

PROPERTY INS. ADJ. INCREASED BUILDING COVERAGE.

PROCESS DATE: 06/19/2010 RCC: 50

Countersigned by JORDIE J. FULLER

Authorized Agent

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**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

The federal Terrorism Risk Insurance Act, as amended, (the federal Act), establishes a temporary federal Program (the federal Program) providing for a system of shared public and private compensation for certain insured commercial property and casualty losses resulting from "acts of terrorism," as defined in the federal Act.

The federal Act defines an "act of terrorism" as an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, 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 of the United States in the case of certain air carriers or vessels or on the premises of a United States mission; and to have been committed by an individual or individuals, as a 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.

DISCLOSURE OF FEDERAL SHARE OF COMPENSATION FOR INSURED LOSSES

Insured losses caused by "acts of terrorism" to which the federal Program applies would be partially reimbursed by the United States of America under a formula established by the federal Act. Under that formula, the United States of America pays 85 percent of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act, as amended, exceeds \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, as amended, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

DISCLOSURE OF PREMIUM

Your insurance coverage includes coverage for losses caused by "acts of terrorism" to which the federal Program applies (subject to policy terms, conditions, limitations and exclusions). The portion of your annual premium that is attributable to coverage for losses caused by "acts of terrorism" to which the federal Program applies is **\$19.00**



Coverage A - Business Property

**CONDOMINIUM ENDORSEMENT
(SUPPLEMENTAL PROPERTY COVERAGE)**

Property Covered

PART ONE - BUILDING(S), when designated an "X" in the box(es) of this endorsement, the Condominium Endorsement is amended as follows:

Improvements and alterations covered under 1(h) of Part One - Building(s) is deleted. This provision does not apply to any property described in 1(h) in which each of the condominium unit owners has an undivided interest.

Property We Do Not Cover under 3(a) is deleted and replaced with the following: 3(a), Except as provided under 1(h) of Part One - Building(s), property owned by, used by or in the care, custody or control of a unit-owner.

It is further agreed that property covered under 1(h) of Part One Building(s) is **not limited** to items which were initially installed or replaced in accordance with the original condominium plans and specifications.

If other, Describe:



Important Payment Information

Payment Options - Choose the payment option that best meets your needs.

Option 1 - You can pay your premium in full. The "To Pay In Full" amount will be shown on your bill.

Option 2 - You can pay your premium in Three Installments

Initial Bill 40% of Premium - Due on the Effective Date of the Policy.

Second Bill 30% of Premium - Due three months after the Effective Date

Third Bill 30% of Premium - Due six months after the Effective Date

Each Current Amount Due will include a \$ 3.50 payment fee.

Option 3 - You can pay your premium in Nine Installments

Initial Bill 25% of Premium - Due on the Effective Date of Policy

Bills Two through Eight 10% Each - Due on the same day of the month as the Effective Date of the Policy each month

Final Bill 5% of Premium - Due eight months after Effective Date

Each Current Amount Due will include a \$ 3.50 payment fee.

BU5857 06 07



IMPORTANT NOTICE

The premium for your insurance policy is based on a variety of factors, including information you have given us. Factors which can affect your premium include, for example, how many buildings at the same location that are covered by your policy, the age of the buildings, and the type of construction. It is important that you notify us if the information upon which your premium is based is incorrect, incomplete, or changes. For example, improvements to loss control and prevention methods such as improving your sprinkler system, could reduce your premium. We encourage you to contact your agent from time to time to help ensure that you are receiving any premium reductions for which you may qualify.

We are pleased that you've chosen Allstate to help protect your business. Please note that this Important Notice provides only a general description of factors that apply or items that may reduce your premium. If you have any questions about these factors or items that may reduce your premium, please contact your Allstate agent.

