

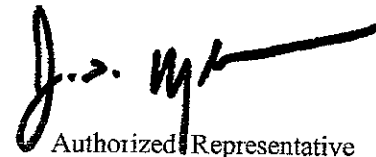
**WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY  
INFORMATION PAGE**

<b>ITEM 1</b>	Renewal of: C045854610 <span style="float: right;">Policy Number: C090 C045854611</span>									
<b>INSURED NAME AND MAILING ADDRESS</b>	THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC., INC. 1057 FIRSI STREET GILROY, CA 95020 <b>DIRECT BILL</b>									
<b>PHYSICAL LOCATION</b>	1057 FIRSI STREET GILROY, CA 95020  Policy Type: SPECIALTY MARKETS Line: NON-PARTICIPATING Entity: ASSOCIATION Billing Type: STIPULATED Frequency: SEMI ANNUAL FEIN: 77-0006393  OTHER WORKPLACES NOT SHOWN ABOVE: See WC-00-99-05 - ADDITIONAL LOCATION ENDORSEMENT									
<b>PRODUCER</b> 026099A 100	KBK INSURANCE AGENCY P.O. BOX 310 WATSONVILLE, CA 95077-0310									
<b>ITEM 2</b>	<b>The Policy Period is from: 01/13/09 to: 01/13/10 12:01 A.M. standard time at the insured's mailing address</b>									
<b>ITEM 3</b>	<p><b>A. Workers Compensation Insurance:</b> Part One of the policy applies to the Workers Compensation Law of the states listed here: CALIFORNIA</p> <p><b>B. Employers Liability Insurance:</b> Part Two of the policy applies to work in each state listed in item 3.A. The limits of our liability under Part Two are:</p> <table style="margin-left: 100px;"> <tr> <td><b>Bodily Injury By Accident</b></td> <td><b>\$ 1,000,000</b></td> <td><b>Each Accident</b></td> </tr> <tr> <td><b>Bodily Injury By Disease</b></td> <td><b>\$ 1,000,000</b></td> <td><b>Each Employee</b></td> </tr> <tr> <td><b>Bodily Injury By Disease</b></td> <td><b>\$ 1,000,000</b></td> <td><b>Policy Limit</b></td> </tr> </table> <p><b>C. Other States Insurance:</b> Part Three of the policy applies to the states, if any, listed here: All states except states listed in item 3.A and NORTH DAKOTA, OHIO, WASHINGTON, WEST VIRGINIA, WYOMING</p> <p><b>D. See attached list for endorsements and schedules.</b></p>	<b>Bodily Injury By Accident</b>	<b>\$ 1,000,000</b>	<b>Each Accident</b>	<b>Bodily Injury By Disease</b>	<b>\$ 1,000,000</b>	<b>Each Employee</b>	<b>Bodily Injury By Disease</b>	<b>\$ 1,000,000</b>	<b>Policy Limit</b>
<b>Bodily Injury By Accident</b>	<b>\$ 1,000,000</b>	<b>Each Accident</b>								
<b>Bodily Injury By Disease</b>	<b>\$ 1,000,000</b>	<b>Each Employee</b>								
<b>Bodily Injury By Disease</b>	<b>\$ 1,000,000</b>	<b>Policy Limit</b>								
<b>ITEM 4</b>	<p><b>The premium for this policy will be determined by our manuals of Rules, Classifications, Rates and Rating Plans. All information required below is subject to verification and change by audit</b></p> <p>See endorsement WC-99-00-01: RATING SCHEDULE</p> <table style="margin-left: 100px;"> <tr> <td>Total Estimated Annual Premium</td> <td>\$</td> <td>656</td> </tr> <tr> <td>Minimum Premium</td> <td>\$</td> <td>500</td> </tr> <tr> <td>Deposit Premium</td> <td>\$</td> <td>341</td> </tr> </table>	Total Estimated Annual Premium	\$	656	Minimum Premium	\$	500	Deposit Premium	\$	341
Total Estimated Annual Premium	\$	656								
Minimum Premium	\$	500								
Deposit Premium	\$	341								

Countersigned At: Los Angeles 002, CA On: 12/11/08 By:

WC-00-00-01A  
(Ed 07-00)

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Authorized Representative

Endorsements on Policy C045854611  
CALIFORNIA

Form Number	Endorsement Number	Name
PN 04 99 01C		POLICYHOLDER NOTICE, YOUR RIGHT TO RATING AND DIVIDEND INFORMATION
PN 04 99 02B		POLICYHOLDER NOTICE, CALIFORNIA WORKERS' COMPENSATION INSURANCE RATING LAWS
NPC-101-NSR-B		WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY POLICY AMENDATORY ENDORSEMENT - CALIFORNIA CALIFORNIA DISCRIMINATION AND SERIOUS AND WILLFUL MISCONDUCT ENDORSEMENT
WC-00-00-01A	1	INFORMATION PAGE
WC-99-00-01	2	RATING SCHEDULE
WC-04-06-01A	3	CALIFORNIA CANCELTION ENDORSEMENT
WC-04-04-07	4	PREMIUM ADJUSTMENT ENDORSEMENT - CALIFORNIA
WC-04-03-60A	5	EMPLOYERS LIABILITY COVERAGE AMENDATORY ENDORSEMENT - CALIFORNIA
WC-00-99-61	6	CALIFORNIA WORKERS COMPENSATION DEFENSE ENDORSEMENT
WC-00-04-22A	7	TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT DISCLOSURE ENDORSEMENT
WC-00-04-21C	8	CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) PREMIUM ENDORSEMENT
WC-00-99-05	9	ADDITIONAL LOCATION ENDORSEMENT
WC-99-04-01A	10	PREMIUM PAYMENT ENDORSEMENT
WC-00-99-01	11	NAMED INSURED EXTENSION ENDORSEMENT
WC-04-03-03	12	OFFICERS AND DIRECTORS COVERAGE/EXCLUSION ENDORSEMENT

**Endorsements on Policy C045854611  
CALIFORNIA**

<b>Form Number</b>	<b>Endorsement Number</b>	<b>Name</b>
WC-00-01-07A	13	LONGSHORE AND HARBOR WORKERS COMPENSATION ACT EXCLUSION ENDORSEMENT

RATING SCHEDULE

ST	CODE	CLASSIFICATION	PREMIUM BASIS: TOTAL ESTIMATED ANNUAL REMUNERATION	RATE PER \$100 OF REMUNERATION	ESTIMATED ANNUAL PREMIUM
		01/13/09 TO 01/13/10			
CA	9066 0	HOMEOWNERS ASSOCIATIONS--NOI BUILDING OPERATION	\$8,145	\$8.59	\$700
		PREMIUM MODIFIED TO REFLECT RISK ADJUSTMENT FACTOR OF 90%			\$630
		WORKERS COMPENSATION USER FUNDING (1.3583%), UNINSURED EMPLOYERS BENEFITS TRUST FUND (0.2241%), SUBSEQUENT INJURIES BENEFITS TRUST FUND (0.0827%) & OCCUPATIONAL SAFETY AND HEALTH FUND (0.1185%) ASSESSMENTS: 1.7836% OF PREMIUM			\$11
		FRAUD SURCHARGE: 0.3956% OF PREMIUM			\$2
		CALIFORNIA INSURANCE GUARANTEE ASSOCIATION SURCHARGE: 2.0% OF PREMIUM			\$13
		COMPANIES WRITING PROPERTY AND CASUALTY INSURANCE BUSINESS IN CALIFORNIA ARE REQUIRED TO PARTICIPATE IN THE CALIFORNIA INSURANCE GUARANTEE ASSOCIATION (CIGA) IF A COMPANY BECOMES INSOLVENT CIGA SETTLES UNPAID CLAIMS AND ASSESSES EACH INSURANCE COMPANY FOR ITS FAIR SHARE. CALIFORNIA LAW REQUIRES ALL COMPANIES TO SURCHARGE POLICIES TO RECOVER THESE ASSESSMENTS. IF YOUR POLICY IS SURCHARGED, "CIGA CHARGES" WITH AN AMOUNT WILL BE DISPLAYED ON YOUR PREMIUM NOTICE			
		TOTAL PREMIUM FOR CALIFORNIA			\$656

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective 01/13/09  
 Insured THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC., INC  
 Policy No C090 C045854611  
 Policy Period 01/13/09 To 01/13/10  
 Issued On 12/11/08

At Los Angeles 002, CA

ZNAT INSURANCE COMPANY

  
 PRESIDENT

WC-99-00-01  
 (Ed 05-95)

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Endorsement No 2

**CALIFORNIA CANCELATION ENDORSEMENT**

This endorsement applies only to the insurance provided by the policy because California is shown in item 3 A of the Information Page

The cancellation condition in Part Six (Conditions) of the policy is replaced by these conditions:

**Cancellation**

- 1 You may cancel this policy You must mail or deliver advance written notice to us stating when the cancellation is to take effect.
- 2 We may cancel this policy for one or more of the following reasons:
  - a Non-payment of premium
  - b Failure to report payroll
  - c Failure to permit us to audit payroll as required by terms of this policy or of a previous policy issued by us
  - d Failure to pay any additional premium resulting from an audit of payroll required by the terms of this policy or any previous policy issued by us
  - e Material misrepresentation made by you or your agent
  - f Failure to cooperate with us in the investigation of a claim
  - g Failure to comply with Federal or State safety orders.
  - h Failure to comply with written recommendations of our designated loss control representatives
  - i The occurrence of a material change in the ownership of your business
  - j The occurrence of any change in your business or operations that materially increases the hazard for frequency or severity of loss
  - k The occurrence of any change in your business or operation that requires additional or different classification for premium calculation
  - l The occurrence of any change in your business or operation which contemplates an activity excluded by our reinsurance treaties
- 3 If we cancel your policy for any reasons listed in (a) through (f), we will give you 10 days advance written notice, stating when the cancellation is to take effect Mailing that notice to you at your mailing address shown in item 1 of the Information Page will be sufficient to prove notice If we cancel your policy for any of the reasons listed in (g) through (l), we will give you 30 days advance written notice However, we agree that in the event of cancellation and reissuance of a policy effective upon a material change in ownership or operations, notice will not be provided.
- 4 The policy period will end on the day and hour stated in the cancellation notice

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective 01/13/09

Insured *THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC, INC*

Policy No C090 C045854611

Policy Period 01/13/09 To 01/13/10

Issued On 12/11/08

At Los Angeles 002, CA

ZNAT INSURANCE COMPANY

  
PRESIDENT

WC-04-06-01A  
(Ed 12-93)

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Endorsement No. 3

**PREMIUM ADJUSTMENT ENDORSEMENT-CALIFORNIA**

We have the right to adjust the policy premium after issuance of the policy if the cost of providing the benefits required under the workers' compensation laws of California is affected by legislative or regulatory changes adopted after issuance of the policy. The amount of the adjustment will not exceed the change in the cost of providing the benefits as reflected in the pure premium rates approved by the Insurance Commissioner.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective *01/13/09*

Insured *THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC, INC*


Policy No. *C090 C045854611*

Policy Period *01/13/09 To 01/13/10*

Issued On *12/11/08*

At *Los Angeles 002, CA*

ZNAI INSURANCE COMPANY



PRESIDENT

WC-04-04-07  
(Ed 10-99)

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Endorsement No. 4

**EMPLOYERS' LIABILITY COVERAGE  
AMENDATORY ENDORSEMENT - CALIFORNIA**

The insurance afforded by Part Two (Employers' Liability Insurance) by reason of designation of California in item 3 of the information page is subject to the following provisions:

A. "How This Insurance Applies," is amended to read as follows:

A. How This Insurance Applies

This employers' liability insurance applies to bodily injury by accident or bodily injury by disease  
Bodily injury means a physical injury, including resulting death.

- 1 The bodily injury must arise out of and in the course of the injured employee's employment by you
- 2 The employment must be necessary or incidental to your work in California
- 3 Bodily injury by accident must occur during the policy period
- 4 Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period
- 5 If you are sued, the original suit and any related legal actions for damages for bodily injury by accident or by disease must be brought in the United States of America, its territories or possessions, or Canada.

C The "Exclusions" section is modified as follows (all other exclusions in the "Exclusions" section remain as is):

1 Exclusion 1 is amended to read as follows:

- 1 liability assumed under a contract

2 Exclusion 2 is deleted.

3 Exclusion 7 is amended to read as follows:

- 7 damages arising out of coercion, criticism, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination against or termination of any employee, termination of employment, or any personnel practices, policies, acts or omissions.

**EMPLOYERS' LIABILITY COVERAGE  
AMENDATORY ENDORSEMENT - CALIFORNIA (CONT)**

- 4 The following exclusions are added:
- 1 bodily injury to any member of the flying crew of any aircraft
  - 2 bodily injury to an employee when you are deprived of statutory or common law defenses or are subject to penalty because of your failure to secure your obligations under the workers' compensation law(s) applicable to you or otherwise fail to comply with that law

Page 2 of 2

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated

Endorsement Effective *01/13/09*  
Insured *THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC, INC*  
Policy No *C090 C045854611*  
Policy Period *01/13/09 To 01/13/10*  
Issued On *12/11/08*

At *Los Angeles 002, CA*

WC-04-03-60A  
(Ed 11-99)

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ZNAT INSURANCE COMPANY

  
PRESIDENT

Endorsement No. 5

**CALIFORNIA WORKERS COMPENSATION DEFENSE ENDORSEMENT**

This endorsement applies only to the insurance provided by the policy because California is shown in item 3 A of the Information Page

Section C, "We Will Defend", and Section D, "We Will Also Pay", of Part One - Workers Compensation Insurance of the policy are deleted and replaced by the following provisions:

**C We Will Defend**

We have the right and duty to defend at our expense any claim or proceeding against you before the Workers Compensation Appeals Board for benefits payable by this workers compensation insurance. We have the right to investigate and settle these claims or proceedings

We have no duty to defend any claim, proceeding, suit or other matter that is not before the Workers Compensation Appeals Board

**D We Will Also Pay**

We will also pay these costs, in addition to other amounts payable under this workers compensation insurance, as part of any claim or proceeding we defend:

- 1 reasonable expenses incurred at our request, but not loss of earnings;
- 2 premiums for bonds to release attachments and for appeal bonds in bond amounts up to the amount payable under this workers compensation insurance;
- 3 litigation costs for which you are responsible;
- 4 interest on an award as required by law; and
- 5 expenses we incur

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated

Endorsement Effective 01/13/09

Insured *THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC., INC.*

Policy No C090 C045854611

Policy Period 01/13/09 To 01/13/10

Issued On 12/11/08

At Los Angeles 002, CA

ZNAI INSURANCE COMPANY

PRESIDENT

WC-00-99-61  
(Ed 05-95)

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Endorsement No. 6

**TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION  
ACT DISCLOSURE ENDORSEMENT**

This endorsement addresses the requirements of the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2007. It serves to notify you of certain limitations under the Act, and that your insurance carrier is charging premium for losses that may occur in the event of an Act of Terrorism.

Your policy provides coverage for workers compensation losses caused by Acts of Terrorism, including workers compensation benefit obligations dictated by state law. Coverage for such losses is still subject to all terms, definitions, exclusions, and conditions in your policy, and any applicable federal and/or state laws, rules, or regulations.

**Definitions**

The definitions provided in this endorsement are based on and have the same meaning as the definitions in the Act. If words or phrases not defined in this endorsement are defined in the Act, the definitions in the Act will apply.

"Act" means the Terrorism Risk Insurance Act of 2002, which took effect on November 26, 2002, and any amendments thereto resulting from the Terrorism Risk Insurance Program Reauthorization Act of 2007.

"Act of Terrorism" means any 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 as meeting all of the following requirements:

- a. The act is an act of terrorism.
- b. The act is violent or dangerous to human life, property or infrastructure.
- c. The act resulted in damage within the United States, or outside of the United States in the case of the premises of United States missions or certain air carriers or vessels.
- d. The act has 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.

"Insured Loss" means any loss resulting from an act of terrorism (and, except for Pennsylvania, including an act of war, in the case of workers compensation) that is covered by primary or excess property and casualty insurance issued by an insurer if the loss occurs in the United States or at the premises of United States missions or to certain air carriers or vessels.

**TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION  
ACT DISCLOSURE ENDORSEMENT (CONT)**

"Insurer Deductible" means, for the period beginning on January 1, 2008, and ending on December 31, 2014, an amount equal to 20% of our direct earned premiums, over the calendar year immediately preceding the applicable Program Year.

"Program Year" refers to each calendar year between January 1, 2008 and December 31, 2014, as applicable

**Limitation of Liability**

The Act limits our liability to you under this policy. If aggregate Insured Losses exceed \$100,000,000,000 in a Program Year and if we have met our Insurer Deductible, we are not liable for the payment of any portion of the amount of Insured Losses that exceeds \$100,000,000,000; and for aggregate Insured Losses up to \$100,000,000,000, we will pay only a pro rata share of such Insured Losses as determined by the Secretary of the Treasury

**Policyholder Disclosure Notice**

- 1 Insured Losses would be partially reimbursed by the United States Government. If the aggregate industry Insured Losses exceed \$100,000,000 in a Program Year, the United States Government would pay 85% of our Insured Losses that exceed our Insurer Deductible.
- 2 Notwithstanding item 1 above, the United States Government will not make any payment under the Act for any portion of Insured Losses that exceed \$100,000,000,000
- 3 The premium charge for the coverage your policy provides for Insured Losses is included in the amount of Item 4 of the Information Page or in the Schedule below.

Schedule		
State	Rate	Premium
CALIFORNIA	\$0 00	\$0

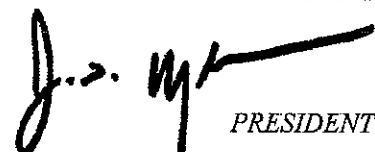
Page 2 of 2

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated

Endorsement Effective 01/13/09  
 Insured *THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC, INC*  
 Policy No C090 C045854611  
 Policy Period 01/13/09 To 01/13/10  
 Issued On 12/11/08

At Los Angeles 002, CA

ZNAT INSURANCE COMPANY



PRESIDENT

WC-00-04-22A  
(Ed 09-08)

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Endorsement No 7

**CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) PREMIUM ENDORSEMENT**

This endorsement is notification that your insurance carrier is charging a premium to cover the losses that may occur in the event of a Catastrophe (other than Certified Acts of Terrorism) as that term is defined below. Your policy provides coverage for workers compensation losses caused by Catastrophe (other than Certified Acts of Terrorism). This premium charge does not provide funding for Certified Acts of Terrorism contemplated under the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC-00-04-22A), attached to this policy.

For purposes of this endorsement, the following definitions apply:

**Catastrophe (other than Certified Acts of Terrorism):** Any single event, resulting from an Earthquake, Noncertified Act of Terrorism, or Catastrophic Industrial Accident, which results in aggregate workers compensation losses in excess of \$50 million.

**Earthquake:** The shaking or vibration at the surface of the earth resulting from underground movement along fault plane or from volcanic activity.

**Noncertified Act of Terrorism:** An event that is not certified as an Act of Terrorism by the Secretary of Treasury pursuant to the Terrorism Risk Insurance Act of 2002 (as amended) but that meets all the following criteria:

- a. It is an act that is violent or dangerous to human life, property, or infrastructure;
- b. The act results in damage within the United States, or outside the United States in the case of the premises of United States missions or air carriers or vessels as those terms are defined in the Terrorism Risk Insurance Act of 2002 (as amended); and
- c. It is an act that has 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.

**Catastrophic Industrial Accident:** A chemical release, large explosion, or small blast that is localized in nature and affects workers in a small perimeter the size of a building.

**CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) PREMIUM ENDORSEMENT (CONT)**

The premium charge for the coverage your policy provides for workers compensation losses caused by a Catastrophe (other than Certified Acts of Terrorism) is shown in Item 4 of the Information Page or in the Schedule below

State	Schedule	Premium
CALIFORNIA	Rate \$0.00	\$0


Page 2 of 2

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective 01/13/09  
 Insured THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC, INC  
 Policy No C090 C045854611  
 Policy Period 01/13/09 To 01/13/10  
 Issued On 12/11/08

At Los Angeles 002, CA

ZNAI INSURANCE COMPANY

  
 PRESIDENT

WC-00-04-21C  
 (Ed 09-08)

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Endorsement No 8

**ADDITIONAL LOCATION ENDORSEMENT**

The additional Location(s) of the Insured is/are as follows:

1. THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC , INC  
3-110 GLEN LAKE DRIVE  
PACIFIC GROVE, CA 93950  
Inclusion Date: 01/13/09

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated

Endorsement Effective 01/13/09

Insured THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC , INC

Policy No C090 C045854611

Policy Period 01/13/09 To 01/13/10

Issued On 12/11/08

At Los Angeles 002, CA

WC-00-99-05  
(Ed. 05-95)

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ZNAI INSURANCE COMPANY



PRESIDENT

Endorsement No 9

**PREMIUM PAYMENT ENDORSEMENT**

The Estimated Annual Premium for the policy is payable as follows:

DEPOSIT PREMIUM:	\$341	DATE DUE
INSTALLMENT PREMIUM:	\$315	06/22/09
TOTAL ESTIMATED ANNUAL PREMIUM	\$656	

These payments may be revised pursuant to a mid-term analysis of premium based on payrolls which you may be asked to submit to us

The Deposit Premium shall be paid upon delivery of the policy and the Installment Premiums on the indicated dates


Upon expiration of the policy the Earned Premium shall be computed in accordance with the basis of premium as specified in the policy and the Deposit Premium and Installment Premiums shall be credited thereto. If the Earned Premium exceeds the Deposit Premium plus the Installment Premiums, the insured shall immediately pay to the Company the additional Earned Premium - if it is less, the Company shall return the difference to the insured but shall, in any event, retain the Minimum Premium stated in the declarations

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated

Endorsement Effective 01/13/09  
 Insured THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC , INC  
 Policy No C090 C045854611  
 Policy Period 01/13/09 To 01/13/10  
 Issued On 12/11/08

At Los Angeles 002, CA

ZNAT INSURANCE COMPANY

  
 PRESIDENT

Endorsement No 10

WC-99-04-01A  
 (Ed 10-96)

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**NAMED INSURED EXTENSION ENDORSEMENT**

The Named Insured is as follows:

THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC ,

Additional Named Insureds	Date Included	Date Excluded
THE GLEN OF THE PACIFIC GROVE HOMEOWNERS ASSOCAITION INC	01/13/09	

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated

Endorsement Effective 01/13/09

Insured THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC , INC

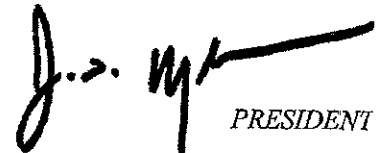
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At Los Angeles 002, CA

ZNAT INSURANCE COMPANY



PRESIDENT

WC-00-99-01  
(Ed. 05-95)

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Endorsement No 11

**OFFICERS AND DIRECTORS COVERAGE/EXCLUSION  
ENDORSEMENT - CALIFORNIA**

If the employer named in item 1 of the Information Page is a private corporation whose officers and directors are the sole shareholders, this policy applies to all such officers and directors, as employees except those excluded below or named as excluded in item 4 of the Information Page

Officers and Directors Excluded	Title	Date Excluded
---------------------------------	-------	---------------

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective 01/13/09

Insured *THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC, INC*

Policy No. C090 C045854611

Policy Period 01/13/09 To 01/13/10

Issued On 12/11/08

At Los Angeles 002, CA

ZNAT INSURANCE COMPANY

  
PRESIDENT

WC-04-03-03  
(Ed 04-84)

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Endorsement No. 12

**LONGSHORE AND HARBOR WORKERS COMPENSATION ACT  
EXCLUSION ENDORSEMENT**

This endorsement applies only to work subject to the Longshore and Harbor Workers Compensation Act (33 USC Sections 901-950)

The policy definition of workers compensation law does not include the Longshore and Harbor Workers Compensation Act or any amendment to that Act

The insurance provided by Part Two (Employers Liability Insurance) of the policy does not cover bodily injury to any person in work subject to the Longshore and Harbor Workers Compensation Act or any amendment to that law

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated

Endorsement Effective 01/13/09

Insured *THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC , INC*

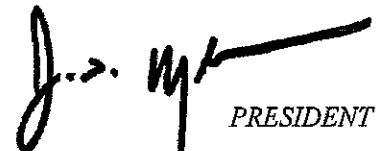
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Policy Period 01/13/09 To 01/13/10

Issued On 12/11/08

At Los Angeles 002, CA

ZNAT INSURANCE COMPANY



*J. J. Myers*  
PRESIDENT

WC-00-01-07A

(Ed 12-85)

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Endorsement No 13