



One Tower Square, Hartford, Connecticut 06183

**RENEWAL CERTIFICATE**

**COMMON POLICY DECLARATIONS**  
CONDOMINIUM PAC  
**BUSINESS: CONDOMINIUMS**

**POLICY NO.:** I-680-840D0623-TIL-11  
**ISSUE DATE:** 05-17-11

**INSURING COMPANY:**  
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

**1. NAMED INSURED AND MAILING ADDRESS:**

THE GLEN OF THE PACIFIC GROVE  
HOMEOWNERS ASSOCIATION, INC.  
PO BOX 1531

SALINAS CA 93901

**2. POLICY PERIOD:** From 05-05-11 to 05-05-12 12:01 A.M. Standard Time at your mailing address.

**3. LOCATIONS:**

PREM. NO.	BLDG. NO.	OCCUPANCY	ADDRESS (same as Mailing Address unless specified otherwise)
01	ALL	CONDOMINIUMS	3-110 GLEN LAKE DRIVE PACIFIC GROVE CA 93950

**4. COVERAGE PARTS AND SUPPLEMENTS FORMING PART OF THIS POLICY AND INSURING COMPANIES:**

COVERAGE PARTS AND SUPPLEMENTS	INSURING COMPANY
Businessowners Coverage Part	TIL

**5.** The COMPLETE POLICY consists of this declarations and all other declarations, and the forms and endorsements for which symbol numbers are attached on a separate listing.

**6. SUPPLEMENTAL POLICIES:** Each of the following is a separate policy containing its complete provisions

POLICY	POLICY NUMBER	INSURING COMPANY
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DIRECT BILL

**7. PREMIUM SUMMARY:**

Provisional Premium	\$	19,596.00
Due at Inception	\$	
Due at Each	\$	

NAME AND ADDRESS OF AGENT OR BROKER

COUNTERSIGNED BY:

KBK INSURANCE AGENCY HE774  
1006 FREEDOM BLVD  
WATSONVILLE CA 95076

\_\_\_\_\_  
Authorized Representative

DATE: \_\_\_\_\_



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**BUSINESSOWNERS COVERAGE PART DECLARATIONS**

CONDOMINIUM PAC

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INSURING COMPANY:

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FORM OF BUSINESS: HOA

COVERAGES AND LIMITS OF INSURANCE: Insurance applies only to an item for which a "limit" or the word "included" is shown.

**COMMERCIAL GENERAL LIABILITY COVERAGE**

OCCURRENCE FORM	LIMITS OF INSURANCE	
General Aggregate (except Products-Completed Operations Limit)	\$	2,000,000
Products-Completed Operations Aggregate Limit	\$	2,000,000
Personal and Advertising Injury Limit	\$	1,000,000
Each Occurrence Limit	\$	1,000,000
Damage to Premises Rented to You	\$	300,000
Medical Payments Limit (any one person)	\$	5,000

**BUSINESSOWNERS PROPERTY COVERAGE**

DEDUCTIBLE AMOUNT: Businessowners Property Coverage: \$ 5,000 per occurrence.  
 Building Glass: \$ 250 per occurrence.

BUSINESS INCOME/EXTRA EXPENSE LIMIT: Actual loss for 12 consecutive months

Period of Restoration-Time Period: Immediately

Other additional coverages apply and may be changed by an endorsement. Please read the policy.

SPECIAL PROVISIONS:

**COMMERCIAL GENERAL LIABILITY COVERAGE  
IS SUBJECT TO A GENERAL AGGREGATE LIMIT**

BUSINESSOWNERS PROPERTY COVERAGE

PREMISES LOCATION NO.: 01            BUILDING NO.: ALL

COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE	INFLATION GUARD
BUILDING *Replacement Cost	\$ 17,304,000	RC*	N/A	0.0%

Other coverage extensions apply and may be changed by an endorsement. Please read the policy.

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LISTING OF FORMS, ENDORSEMENTS AND SCHEDULE NUMBERS

THIS LISTING SHOWS THE NUMBER OF FORMS, SCHEDULES AND ENDORSEMENTS  
BY LINE OF BUSINESS.

\* IL T0 25 08 01 RENEWAL CERTIFICATE  
\* MP T0 01 02 05 BUSINESSOWNERS COVERAGE PART DECS  
\* IL T8 01 01 01 FORMS, ENDORSEMENTS AND SCHEDULE NUMBERS  
IL T3 15 09 07 COMMON POLICY CONDITIONS

BUSINESSOWNERS

MP T1 36 01 89 BLANKET LIMITS BLDG/BUS PERS PROP  
\* MP T1 79 08 97 BLKT LMTS-ALL PREMISES BLDG/PERS PROP  
\* MP T1 30 02 05 TBL OF CONT-BUSINESSOWNERS COV-DELUXE  
MP T1 02 02 05 BUSINESSOWNERS PROPERTY COV-SPEC FORM  
MP T1 03 02 05 AMENDATORY PROVISIONS-CONDOMINIUM  
MP T4 89 08 06 FUNGUS,ROT,BACTERIA CHANGES-CA  
MP T3 25 01 08 TERRORISM RISK INS ACT OF 2002 NOTICE  
MP T3 50 11 06 EQUIP BREAKDOWN SERV INTERRUPTION LIM  
MP T3 56 02 08 AMENDATORY PROVISIONS-GREEN BLD  
MP T9 70 03 06 POWER PAC ENDORSEMENT  
\* MP T3 36 02 05 EQUIPMENT BREAKDOWN EXCLUSION  
\* MP T4 90 05 10 LIMIT OF INS/OCCURRENCE ENDT-CALIFORNIA  
MP T5 08 01 06 CALIFORNIA CHANGES-REPLACEMENT COST

COMMERCIAL GENERAL LIABILITY

CG T0 34 11 03 TABLE OF CONTENTS  
CG 00 01 10 01 COMMERCIAL GENERAL LIABILITY COV FORM  
CG D2 37 11 03 EXCLUSION-REAL ESTATE DEV ACTIVITIES  
CG D2 55 11 03 AMENDMENT OF COVERAGE - POLLUTION  
CG D3 09 11 03 AMEND ENDT-PRODUCTS-COMPLETED OPR HAZARD  
CG 21 70 01 08 CAP ON LOSSES-CERTIFIED ACTS-TERRORISM  
CG D0 37 04 05 OTHER INSURANCE-ADDITIONAL INSURED  
CG D1 86 11 03 XTEND ENDORSEMENT  
CG D2 03 12 97 AMEND-NON CUMULATION OF EACH OCC  
CG D2 34 01 05 WEB XTEND - LIABILITY  
\* MP T1 25 11 03 HIRED AUTO AND NON-OWNED AUTO LIAB  
CG D2 43 01 02 FUNGI OR BACTERIA EXCLUSION  
CG D2 56 11 03 AMENDMENT OF COVERAGE  
CG D2 88 11 03 EMPLOYMENT-RELATED PRACTICES EXCLUSION  
CG D3 26 01 04 EXCLUSION-UNSOLICITED COMMUNICATIONS  
CG D3 56 01 05 MOBILE EQUIP/EXCL VEHICLES SUB TO MV LAW  
CG D0 76 06 93 EXCLUSION-LEAD  
CG D1 42 01 99 EXCLUSION-DISCRIMINATION  
CG D2 42 01 02 EXCLUSION WAR  
CG T4 78 02 90 EXCLUSION-ASBESTOS  
CG T3 33 11 03 LIMIT WHEN TWO OR MORE POLICIES APPLY

\* TEXT IN THIS FORM HAS CHANGED, OR THE FORM WAS NOT ON POLICY BEFORE.

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COMMERCIAL GENERAL LIABILITY (CONTINUED)

CG 32 34 01 05 CALIFORNIA CHANGES

INTERLINE ENDORSEMENTS

IL T3 82 08 06 EXCL OF LOSS DUE TO VIRUS OR BACTERIA  
IL T3 79 01 08 CAPS ON LOSSES FROM CERT ACTS OF TERROR  
IL 00 21 09 08 NUCLEAR ENERGY LIAB EXCL END-BROAD FORM  
IL 01 04 09 07 CALIFORNIA CHANGES  
IL 02 70 09 08 CA CHANGES-CANCELLATION & NON-RENEWAL  
IL 09 52 11 02 CAP LOSSES-CERTIFIED ACTS OF TERRORISM

\* TEXT IN THIS FORM HAS CHANGED, OR THE FORM WAS NOT ON POLICY BEFORE.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**BLANKET LIMITS – ALL PREMISES – BUILDINGS  
AND/OR BUSINESS PERSONAL PROPERTY**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS PROPERTY COVERAGE FORM

- A separate Blanket Limit of Insurance applies to Buildings at all scheduled Premises. The Blanket Limit shall be equal to the sum of the Building Limits stated on the Businessowners Property Coverage Declarations for each scheduled Premises.
- A separate Blanket Limit of Insurance applies to Business Personal Property at all scheduled Premises. The Blanket Limit shall be equal to the sum of the Business Personal Property Limits stated on the Businessowners Property Coverage Declarations for each scheduled Premises.
- A separate Blanket Limit of Insurance applies to Buildings and Business Personal Property at all scheduled Premises. The Blanket Limit shall be equal to the sum of the Buildings and Business Personal Property Limits stated on the Businessowners Property Coverage Declarations for each scheduled Premises.