



One Tower Square, Hartford, Connecticut 06183

POLICY DECLARATIONS
COMMERCIAL EXCESS LIABILITY
(UMBRELLA) INSURANCE POLICY

POLICY NO.: ISF-CUP-831Y0482-TIL-11
ISSUE DATE: 05/17/2011

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
THIS POLICY DOES NOT COVER LIABILITY ARISING OUT OF ASBESTOS MATERIAL SEE ENDORSEMENT UM 01 96 07 96

2. THE NAMED INSURED IS A:
CORPORATION SOLE PROPRIETOR PARTNERSHIP OR JOINT VENTURE OTHER HOA

3. POLICY PERIOD: From 05/05/2011 to 05/05/2012 12:01 A M Standard Time at your mailing address

4. PREMIUM: * \$ 3,102 Flat Charge Adjustable (See premium schedule)
* DIRECT BILL

5. LIMITS OF INSURANCE:

Table with 2 columns: COVERAGES and LIMITS OF LIABILITY. Rows include AGGREGATE LIMITS OF LIABILITY, COVERAGE A - Bodily Injury and Property Damage Liability, COVERAGE B - Personal and Advertising Injury Liability, and RETAINED LIMIT.

6. SCHEDULE OF UNDERLYING INSURANCE:

Table with 4 columns: POLICY, LIMITS (000 omitted), COVERAGE, COMPANY. Row: SEE ENDORSEMENT CG D0 23 04 96

7. On the effective date shown in Item 3, the Commercial Excess Liability (Umbrella) Insurance Policy numbered above includes this Declarations Page and the Policy Jacket (Form UM 00 76 which contains the Nuclear Energy Liability Exclusion) and any endorsements listed hereafter:
SEE END IL T8 01 01 01

NAME AND ADDRESS OF AGENT OR BROKER:
KBK INSURANCE AGENCY
1006 FREEDOM BLVD HE774
WATSONVILLE CA 95076

COUNTERSIGNED BY:
Authorized Representative

DATE:

POLICY NUMBER: ISF-CUP-831Y0482-TIL-11

EFFECTIVE DATE: 05/05/2011

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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

CG T0 14 04 96	POLICY DECLARATIONS COMMERCIAL EXCESS LIABILITY UMBRELLA
IL T8 01 01 01	FORMS ENDORSEMENTS AND SCHEDULE NUMBERS
UMBRELLA / EXCESS	
CG D0 23 04 96	SCHEDULE OF UNDERLYING INSURANCE
UM 00 01 11 03	COMMERCIAL EXCESS LIABILITY UMBRELLA INSURANCE
UM 03 59 11 03	EXCLUSION - REAL ESTATE DEVELOPMENT ACTIVITIES - COMPLETED OPERATIONS
UM 03 45 02 00	AUTO LIABILITY - FOLLOWING FORM
UM 03 81 01 08	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
UM 03 92 11 03	EMPLOYERS LIABILITY - FOLLOWING FORM
UM 03 98 11 03	AMENDMENT OF COVERAGE - A.I. & P.D.
UM 04 77 07 08	AMENDMENT OF DUTIES IN THE EVENT OF OCCURRENCE OR OFFENSE CLAIM
UM 04 88 07 08	WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS
UM 00 94 08 86	AMENDMENT OF COVERAGE - NAMED INSURED
UM 03 37 01 99	REASONABLE FORCE - BODILY INJURY OR PROPERTY DAMAGE
UM 03 55 08 00	EXCESS PERSONAL ADVERTISING AND WEB SITE INJURY LIABILITY
UM 00 76 01 86	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENTBROAD FORM
UM 01 66 08 91	EXCLUSION - LEAD INCLUDING PRODUCTS - COMPLETED OPERATIONS HAZARD
UM 01 91 01 02	WAR EXCLUSION
UM 01 96 07 96	EXCLUSION - ASBESTOS
UM 03 64 01 02	FUNGI OR BACTERIA EXCLUSION
UM 04 15 01 04	EXCLUSION - UNSOLICITED COMMUNICATIONS
UM 04 84 07 08	AMENDMENT OF WATERCRAFT OR AIRCRAFT EXCLUSION
UM 05 30 03 09	EXCLUSION - DISCRIMINATION
UM 01 09 11 03	CA MANDATORY ENDORSEMENT

INTERLINE ENDORSEMENTS

IL T3 68 08 09	FEDERAL TERRORISM RISK INS ACT
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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHEDULE OF UNDERLYING INSURANCE

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY (UMBRELLA) INSURANCE

Item 6 of the Declarations to include:

POLICY	LIMITS (000 OMITTED)	COVERAGE	COMPANY
680-840D0623-11	1,000	EACH OCCURRENCE	TIL
	2,000	PROD/COMP OPS AGG	
	2,000	GENERAL AGGREGATE	

"(If you have any employee exposure in the State of New York, the Employers Liability Limits are applicable only to bodily injury to your "non-subject employees" as defined under Rule VIII - Limits of Liability, A.2., of the WC/EL Manual of the State of New York)"