

222 S. Harbor Blvd., Suite 720
Anaheim, California 92805

APR 10 2020

BUSINESSOWNERS POLICY DECLARATIONS

Endorsement

POLICY NUMBER: CBP 1620335 04

*Effective Date: 05/01/20 *Description: CHANGE BUILDING LIMIT PER AGENT REQUEST

AGENCY NAME AND ADDRESS:

CLINE AGENCY INSURANCE BROKERS 7000030
12400 WILSHIRE BLVD STE 200
LOS ANGELES CA 90025-1030

800-966-9566

PRODUCER NAME AND ADDRESS:

CLINE AGENCY INSURANCE BROKERS 7000030
12400 WILSHIRE BLVD STE 200
LOS ANGELES CA 90025-1030

800-966-9566

NAMED INSURED AND MAILING ADDRESS:

VIEW POINT HERMOSA HOA
25039 NARBONNE AVENUE
LOMITA CA 90717

POLICY PERIOD: From 05/01/2020 to 05/01/2021
At 12:01 A.M. Standard Time at your mailing address shown above.

FORM OF BUSINESS: ASSOCIATION

BUSINESS DESCRIPTION: CONDO

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

DB Insurance BOP Policy Premium:	<u>\$2,821.00</u>
Annual Premium	
Tax or Surcharge:	<u>\$0.00</u>
Total Premium:	<u>\$2,821.00</u>

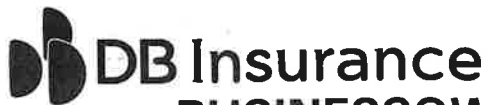
FORMS APPLICABLE TO ALL COVERAGE PARTS:

BO011 (05/12)	BO022 (05/12)	BO025 (05/12)	BO029 (05/12)
BO057 (05/12)	BO065 (04/12)	BO066 (05/12)	BO067 (05/12)
BO071 (04/14)	BO072 (04/14)	BP0003 (01/10)	BP0155 (08/11)
BP0412 (01/06)	BP0417 (01/10)	BP0439 (07/02)	BP0441 (01/10)
BP0453 (01/10)	BP0483 (01/10)	BP0493 (01/96)	BP0501 (07/02)
BP0517 (01/06)	BP0524 (01/15)	BP0541 (01/15)	BP0577 (01/06)
BP0646 (04/06)	BP0686 (01/10)	BP1701 (01/06)	

In witness whereof, the Company has caused this policy to be executed and attested, and, if required by state law, this policy shall not be valid unless countersigned by a duly authorized representative of the company.

Countersigned on 04/02/2020

By: Jorge Lee
(Authorized Representative)



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DECLARATIONS - LOCATION COVERAGE SUMMARY

Additional Insureds

(Coverage is indicated by X in front of each additional insured shown.)

Loss Payees

Loc. No.

Loss Payee Name

Loan Number

Mortgagees

Loc. No.

Mortgagee Name And Mailing Address

Loan Number

Additionally Protected Persons

Interest

Loan Number



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Coverage Summary

These coverages and limits apply to all locations on your policy. Refer to Location Summary for coverage that applies to a specific location.

BUSINESSOWNERS LIABILITY COVERAGE

	Limits of Liability
GENERAL AGGREGATE LIMIT (Other than Products and Completed Operations)	\$4,000,000
PRODUCTS AND COMPLETED OPERATIONS AGGREGATE LIMIT	\$4,000,000
LIABILITY AND MEDICAL EXPENSE	\$2,000,000
PERSONAL AND ADVERTISING INJURY	\$2,000,000
DAMAGE TO PREMISES RENTED TO YOU	\$300,000
MEDICAL EXPENSE (Per Person)	\$5,000

PROPERTY DAMAGE LIABILITY DEDUCTIBLE

OPTIONAL COVERAGES (PER POLICY)

Hired and Non-owned Auto	
Per Occurrence	\$1,000,000
Annual Aggregate	\$1,000,000
Enhancement Coverage(s) Provided	
Building Owners Endorsement	



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LOCATION COVERAGE SUMMARY

This summary shows the Limits of Insurance and any Optional Coverage for this location.

Location Number: 00001

Address: 444 HERMOSA AVENUE HERMOSA BEACH, CA 90254

	Limit
Building 00001	\$ 2,400,000
Business Personal Property	\$ 2,500
Building Coinsurance	Not Applied
Business Income	Actual Loss Sustained
Indemnity Period	12 months
Waiting Period	0 hours
Ordinary Payroll	60 days
Extended Business Income	30 days
Extra Expense	Actual Loss Sustained
Indemnity Period	12 months
Waiting Period	0 hours
Property Deductible	\$ 2500

Occupancy: Lessors Risk

Construction Type: Frame

Business Class: Condominiums - Residential Condominium (Association risk onl

Class: 69145

	Total Limit Included	Deductible
Equipment Breakdown		\$ 2500
Time Deductible 0 hours		
Building Glass	Included	\$ 2500
Accounts Receivables	\$ 10,000	\$ 2500
Valuable Papers & Records	\$ 10,000	\$ 2500
Outdoor Property	\$ 2,500	\$ 2500
Fire Extinguisher Systems Recharge Expense	\$ 5,000	N/A
Electronic Data	\$ 10,000	\$ 2500
Interruption of Computer Operation	\$ 10,000	\$ 2500
Sewer Back-up	\$ 50,000	\$ 2500
Outdoor Sign	\$ 2,500	\$ 2500
Forgery or Alteration	\$ 2,500	\$ 2500
Money and Security		
Inside	\$ 5,000	\$ 2500
Outside	\$ 5,000	\$ 2500
Ordinance or Law - 1: Loss to The Undamaged Portion of The Building	Included	\$ 2500
2&3: Demolition Cost & Increased Cost of Construction	\$ 150,000	\$ 2500
Extended Replacement Cost - Building		
Extended Replacement Percentage	Up to 125%	
Theft Exclusion	Not Applied	

Automatic Increase In Insurance - Building:

Annual Percentage

4 %



DB Insurance

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DB Insurance Business Owner's Forms

BO011	(05/12)	EXCLUSION FOR DISCRIM DISABLED
BO022	(05/12)	CIGARETTE/TOBACCO PRODUCT COV
BO025	(05/12)	EXCLUSION-FIREARMS
BO029	(05/12)	ASBESTOS LIABILITY EXCLUSION
BO057	(05/12)	ADDL INSD PRIMARY NONCONTRIBUT
BO065	(04/12)	Building Owners Endorsement
BO066	(05/12)	Exclusion-Punitive Damage
BO067	(05/12)	Exclusion-Lead Paint
BO071	(04/14)	AI-Limited Blanket Coverage
BO072	(04/14)	Extended Replacement Cost-Bldg
BP0003	(01/10)	BUSINESSOWNERS COV FORM
BP0155	(08/11)	California Changes
BP0412	(01/06)	LIMIT OF COV TO DESIGN PREM
BP0417	(01/10)	EMPLOYMENT-RELATED PRACT EXCL
BP0439	(07/02)	ABUSE AND MOLESTATION EXCL
BP0441	(01/10)	BUS INCOME CHANGES-TIME PERIOD
BP0453	(01/10)	WATER BACKUP AND SUMP OVERFLOW
BP0483	(01/10)	REMOVAL OF INSURANCE TO VALUE
BP0493	(01/96)	Total Pollution Exclusion With
BP0501	(07/02)	CALCULATION OF PREMIUM
BP0517	(01/06)	Excl-Silica & Silica Dust
BP0524	(01/15)	EXCLS OF CERT ACTS OF TERROR
BP0541	(01/15)	EXCL OF CERTIFIED ACTS OF TERR
BP0577	(01/06)	Fungi/Bacteria Exclusion Liab
BP0646	(04/06)	Ordinance or Law Coverage
BP0686	(01/10)	Hired and Non-Owned Liability
BP1701	(01/06)	CONDOMINIUM ASSOCIATION COV