



Po Box 853925
Richardson, TX 75085-3925

Named Insured

AT2
004781 3125 M-12-8248-FA59 F V
SUMMERFIELD HOMEOWNERS
ASSOCIATION
PO BOX 28143
SAN DIEGO CA 92198-0143



Policy Number 90-39-9546-9

Policy Period 12 Months
Effective Date JUL 1 2020
Expiration Date JUL 1 2021

The policy period begins and ends at 12:01 am standard time at the premises location.

Agent and Mailing Address

WAYNE COULON
16466 BERNARDO CTR DR STE 140
SAN DIEGO CA 92128-2522

PHONE: (858) 487-4000

Residential Community Association Policy

Automatic Renewal - If the policy period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: HOMEOWNERS ASSOCIATION

Earthquake premium of \$143.00 is included in your annual premium.

NOTICE: Information concerning changes in your policy language is included. Please call your agent

if you have any questions.

POLICY PREMIUM \$ 5,451.00

Discounts Applied:
Renewal Year
Claim Record

Prepared
APR 20 2020
CMP-4000

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10-686-1 15-41-011 012991-1

RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for SUMMERFIELD HOMEOWNERS
 Policy Number 90-39-9546-9

SECTION I - PROPERTY SCHEDULE

Location Number	Location of Described Premises	Limit of Insurance*	
		Coverage A - Buildings	Coverage B - Business Personal Property
001	12841 OAKFIELD WAY POWAY CA 92064	No Coverage	\$ 7,300

AUXILIARY STRUCTURES

Location Number	Description	Limit of Insurance*	
		Coverage A - Buildings	Coverage B - Business Personal Property
001A	Recreation Building	\$ 76,500	See Prop Sch
001A	BATH & TRELIS		See Prop Sch
001B	Pool	\$ 90,000	See Prop Sch

* As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

SECTION I - INFLATION COVERAGE INDEX(ES)

Inflation Coverage Index: 210.3

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for SUMMERFIELD HOMEOWNERS
Policy Number 90-39-9546-9



0207-ST-1-1001

SECTION I - DEDUCTIBLES

Basic Deductible \$1,000

Special Deductibles:

Earthquake	20%	Money and Securities	\$250
Employee Dishonesty	\$250	Equipment Breakdown	\$1,000

Other deductibles may apply - refer to policy.

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit shown below, but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

COVERAGE	LIMIT OF INSURANCE
Collapse	Included
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Equipment Breakdown	Included
Fire Department Service Charge	\$5,000
Fire Extinguisher Systems Recharge Expense	\$5,000
Glass Expenses	Included
Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	\$100,000
Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	\$250,000

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Money And Securities (On Premises)	\$10,000
Money Orders And Counterfeit Money	\$1,000
Outdoor Property	\$5,000
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Personal Property Off Premises	\$15,000
Pollutant Clean Up And Removal	\$10,000
Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Signs	\$2,500
Valuable Papers And Records	
On Premises	\$10,000
Off Premises	\$5,000

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for SUMMERFIELD HOMEOWNERS
Policy Number 90-39-9546-9



0307-ST-1-1001

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY

The coverages and corresponding limits shown below are the most we will pay regardless of the number of described premises shown in these Declarations.

COVERAGE	LIMIT OF INSURANCE
Back-Up of Sewer or Drain	Included
Employee Dishonesty	\$50,000
Loss Of Income And Extra Expense	Actual Loss Sustained - 12 Months

SECTION II - LIABILITY

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$3,000,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
Directors And Officers Liability	\$3,000,000
AGGREGATE LIMITS	
Products/Completed Operations Aggregate	\$6,000,000
General Aggregate	\$6,000,000
Directors and Officers Aggregate	\$3,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.



RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for SUMMERFIELD HOMEOWNERS
Policy Number 90-39-9546-9



0307-ST-1-1001

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General Aggregate	\$6,000,000
Directors and Officers Aggregate	\$3,000,000

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FORMS AND ENDORSEMENTS

CMP-4101	Businessowners Coverage Form
CMP-4260.1	*Amendatory Endorsement-CA
FE-6999.2	*Terrorism Insurance Cov Notice
CMP-4814	Directors & Officers Liability
CMP-4719.1	Earthquake Volcanic Eruption
CMP-4696	Residential Community Assoc
CMP-4746.1	Hired Auto Liability
CMP-4710	Employee Dishonesty
CMP-4508	Money and Securities
CMP-4705.2	Loss of Income & Extra Expense
CMP-4261	Amendatory Endorsement
FD-6007	Inland Marine Attach Dec
	* New Form Attached

This policy is issued by the State Farm General Insurance Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm General Insurance Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Lynne M. Yawell
Secretary

Thomas Conley
President

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for SUMMERFIELD HOMEOWNERS
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0407-ST-1-1001

IMPORTANT NOTICE:

California law requires us to provide you with information for filing complaints with the State Insurance Department regarding the coverage and service provided under this policy.

Your agent's name and contact information are provided on the front of this document. Another option is to reach out by mail or phone directly to:

State Farm® Executive Customer Service
PO Box 2320
Bloomington IL 61702
Phone # 1-800-STATEFARM (1-800-782-8332)

Department of Insurance complaints should be filed only after you and State Farm or your agent or other company representative have failed to reach a satisfactory agreement on a problem.

California Department of Insurance
Consumer Services Division
300 South Spring Street
Los Angeles, CA 90013
Phone # 1-800-927-HELP (4357) or visit www.insurance.ca.gov/01-consumers

NOTICE TO POLICYHOLDER:

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for SUMMERFIELD HOMEOWNERS
Policy Number 90-39-9546-9

Your coverage amount....

It is up to you to choose the coverage and limits that meet your needs. We recommend that you purchase a coverage limit equal to the estimated replacement cost of your structure. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an estimate from Xactware, Inc.® using information you provide about your structure. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your structure. State Farm® does not guarantee that any estimate will be the actual future cost to rebuild your structure. Higher limits are available at higher premiums. Lower limits are also available, as long as the amount of coverage meets our underwriting requirements. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your structure.