

# Philadelphia Indemnity Insurance Company

## COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS

Policy Number: PHPK140883

Agent # 2119

See Supplemental Schedule

### LIMITS OF INSURANCE

\$	2,000,000	General Aggregate Limit (Other Than Products – Completed Operations)
\$	2,000,000	Products/Completed Operations Aggregate Limit (Any One Person Or Organization)
\$	1,000,000	Personal and Advertising Injury Limit
\$	1,000,000	Each Occurrence Limit
\$	100,000	Damage To Premises Rented To You Limit (Any One Premises)
\$	5,000	Medical Expense Limit (Any One Person)

### FORM OF BUSINESS: ASSOCIATION

Business Description: Homeowners Association

Location of All Premises You Own, Rent or Occupy: **SEE SCHEDULE ATTACHED**

### AUDIT PERIOD, ANNUAL, UNLESS OTHERWISE STATED: N/A

Classifications	Code No.	Premium Basis	Rates		Advance Premiums	
			Prem./ Ops.	Prod./ Comp. Ops.	Prem./ Ops.	Prod./ Comp. Ops.
SEE SCHEDULE ATTACHED						
<i>11/12/06 - 07</i>						
<b>TOTAL PREMIUM FOR THIS COVERAGE PART:</b>					<b>\$1,320.00</b>	<b>\$</b>

### RETROACTIVE DATE (CG 00 02 ONLY)

This insurance does not apply to "Bodily Injury", "Property Damage", or "Personal and Advertising Injury" which occurs before the retroactive date, if any, shown below.

Retroactive Date: \_\_\_\_\_

**FORM (S) AND ENDORSEMENT (S) APPLICABLE TO THIS COVERAGE PART: Refer To Forms Schedule**

\_\_\_\_\_  
Countersignature Date

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

## **Buildings and Business Personal Property**

Coverage for the building includes the building and structures, completed additions to covered buildings, outdoor fixtures, permanently installed fixtures, machinery and equipment. The building material used to maintain and service the insured's premises is also insured. Business Personal Property owned by the insured and used in the insured's business is covered for direct loss or damage. The coverage includes furniture and fixtures, stock, and several other similar business property items when not specifically excluded from coverage. The policy is also designed to protect the insured against loss or damage to the personal property of others while in the insured's care, custody or control.

The above definitions are abbreviated and not guaranteed to apply to any proposed insurance presented by James Zander & Associates. Final provisions and coverage's are at the discretion of the insurance carrier. Please refer to the actual policy for all terms, conditions, limitations and exclusions. If there is any conflict between the above definitions and the actual insurance policy, the policy provisions will prevail.

# Philadelphia Indemnity Insurance Company

## COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK140883

Named Insured: STONE LAKE ESTATES HOMEOWNERS

Agent # 2119

### DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
001	001	WEST PLANO PARKWAY & BALCONES PLANO, TX 75075- FENCES & ARBORS-METAL/MASONRY PC 01 JOISTED MASONRY

**COVERAGES PROVIDED:** Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
001	001	BUILDING PROPERTY ELITE	BKT #01	SPECIAL	BKT #01	1,000

### OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value Amount	Expiration Date	Replacement Cost Incl. Stock	Inflation Guard
001	001	BUILDING	BKT #01	11/13/2006	(X)	

### OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
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### Deductible Exceptions:

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

# Philadelphia Indemnity Insurance Company

## COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK140883

Named Insured: STONE LAKE ESTATES HOMEOWNERS

Agent # 2119

### COMMERCIAL PROPERTY COVERAGE PART – BLANKET STATEMENT OF VALUES

Blanket No.	Blanket Description	Limit of Insurance	Co-Insurance
001	BUILDING & PERSONAL PROPERTY	\$ 26,000	100%



**DECLARATIONS:  
NOT-FOR-PROFIT ORGANIZATION/ASSOCIATION  
PROFESSIONAL LIABILITY POLICY**

**CNA INSURANCE COMPANIES  
CNA PLAZA  
Chicago, IL 60685**

2007

**NOTICE**

**THIS IS A CLAIMS-MADE POLICY AND, SUBJECT TO ITS PROVISIONS, APPLIES ONLY TO ANY "CLAIM" FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD. NO COVERAGE EXISTS FOR CLAIMS FIRST MADE AFTER THE END OF THE POLICY PERIOD UNLESS, AND TO THE EXTENT, THE EXTENDED REPORTING PERIOD APPLIES. DEFENSE COSTS REDUCE THE LIMIT OF LIABILITY AND ARE SUBJECT TO THE RETENTION AMOUNT. PLEASE REVIEW THE POLICY CAREFULLY AND DISCUSS THE COVERAGE WITH YOUR INSURANCE AGENT OR BROKER.**

ACCOUNT NUMBER	COVERAGE PROVIDED BY	PRODUCER
0000052396	CONTINENTAL CASUALTY COMPANY CNA PLAZA Chicago, IL 60685	Ian H. Graham Insurance Suite 240 5161 Lankershim Blvd. North Hollywood CA 91601-3718
POLICY NUMBER		
0250491017		
NAMED ENTITY AND PRINCIPAL ADDRESS		PROPERTY MANAGEMENT FIRM
Item 1. STONE LAKE ESTATES HOMEOWNERS ASSOCIATION 1900 PRESTON ROAD #267-105 Plano, TX 75093		

**Item 2. Policy Period:** 11/13/2006 To 11/13/2007  
 12:01 a.m. Standard Time at the Principal Address stated in Item 1.

**Item 3. Limit of Liability (Inclusive of Defense Costs):**  
\$1,000,000 Maximum aggregate Limit of Liability under the Policy.

**Item 4. Retention Amounts applicable to each Claim (Defense Costs are Subject to Retention Amount):**  
\$1,000

**Item 5. Policy Premium**  
\$1,029.00

\_\_\_\_\_ State Surcharge, if applicable  
 \_\_\_\_\_ Municipal Surcharge, if applicable