



AGENCY CUSTOMER ID: \_\_\_\_\_

LOC #: \_\_\_\_\_



# ADDITIONAL REMARKS SCHEDULE

Page \_\_\_\_ of \_\_\_\_

AGENCY Robert Harris Insurance Agency, Inc.		NAMED INSURED Metcalf Commercial Park Assn. c/o Walter Realty Group	
POLICY NUMBER			
CARRIER	NAIC CODE	EFFECTIVE DATE:	

## ADDITIONAL REMARKS

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,**

**FORM NUMBER:** \_\_\_\_\_ **FORM TITLE:** : Notes

### PROPERTY SPECIFIC INFORMATION:

Carrier: Federal Ins. Co. / Chubb Group  
 Policy #35963645  
 Effective Dates: 3/11/19 - 3/11/20  
 Building Limit: \$9,831,185  
 Loss of Association Assessment Income: \$115,971  
 Building Law Ordinance: \$9,831,185  
 Equipment Breakdown - Boiler & Machinery: \$4,670,000

### Deductibles:

\$2,500 - Property  
 24 Hour Waiting Period (Loss of Association Assessments)  
 \$3,500 Mobile Communication Property

Coinsurance: N/A (Agreed Amount)

Replacement Cost Coverage Applies / Special Form  
 22 Commercial Units

### CRIME / FIDELITY COVERAGE:

Insurance Carrier: Travelers Ins. Co.  
 Policy #105757430  
 Effective Date: 03/11/19 - 03/19/20

Fidelity Coverage: Employee Theft \$100,000 / \$1,000 Deductible  
 Forgery or Alteration: \$100,000 / \$1,000 Deductible  
 Computer Crime: \$100,000 / \$1,000 Deductible  
 Funds Transfer Fraud: \$100,000 / \$1,000 Deductible  
 Claim Expense: \$5,000 / \$0 Deductible



## 2019 - 2020 Insurance Summary for Metcalf Commercial Park Association

### **Package Policy:**

Insurance Company Name: Chubb Insurance Group  
Policy Number: 3596-36-45 WCE  
Policy Term: 03/11/19 to 03/11/20  
Building Limit: \$9,831,185  
Business Interruption: Actual Loss Sustained  
Building Ordinance or Law Coverage A, B & C = Full Building Limits  
Property Deductible: \$2,500  
General Liability: \$1,000,000 Per Occurrence / \$2,000,000 Aggregate  
Medical Payments: \$5,000

### **Business Auto:**

Insurance Company Name: Chubb Insurance Group  
Policy Number: (19) 7357-43-77  
Policy Term: 03/11/19 to 03/11/20  
Hired & Non-Owned Auto Liability: \$1,000,000

### **Director's and Officer's Liability:**

Insurance Company Name: USLI – United States Liability Insurance Company  
Policy Number: CAP 1558945A  
Policy Term: 03/11/19 to 03/11/20  
Policy Limits: \$1,000,000  
Policy Deductible: \$1,000

### **Crime and Fidelity:**

Insurance Company Name: Travelers Insurance Company  
Policy Number: 105757430  
Policy Term: 03/11/19 to 03/11/20  
Employee Dishonesty: \$100,000  
Forgery/Alteration: \$100,000  
Computer Fraud//EFT: \$100,000  
Policy Deductible: \$1,000



**Metcalf Commercial Park Association  
Summary of Insurance 2019-2020  
Page 2**

**Umbrella/Excess Liability**

Insurance Company Name: PPP//Greenwich Insurance Company  
Policy Number: PPP74463259  
Policy Term: 03/11/19 to 03/11/20  
Policy Limits: \$5,000,000  
Policy Retention: \$0

**Workers' Compensation:**

Insurance Company Name: PA Manufacturers' Assn. Insurance  
Policy Number: 201901-10-68-85-7Y  
Policy Term: 03/11/19 to 03/11/20  
Policy Limits:  
Workers' Compensation – Per Statute in the State of CO  
Employers Liability - \$1,000,000 Each Accident  
\$1,000,000 Disease – Each Employee  
\$1,000,000 Disease – Policy Limit

The association, property manager, unit owners and mortgage holders are “insureds” on all of the above policies. This is only a summary of the insurance policies written through Robert E. Harris Insurance Agency, Inc. for The Association. **Please refer to the actual policies for complete coverage.**



## Metcalf Commercial Park

*A PROPOSAL FOR*

### Insurance & Risk Management Services

**PRESENTED BY**

Steve DeRaddo, Community Insurance & Risk Management  
Specialist | 714.824.6821

**TO BE EFFECTIVE: March 11, 2019**

**PRESENTED ON: March 1, 2019**



3150 Bristol Street, Suite 200,  
Costa Mesa, California 92626  
Office | 714.619.4480  
CA Insurance License | 0216736

**CONFIDENTIAL INFORMATION**

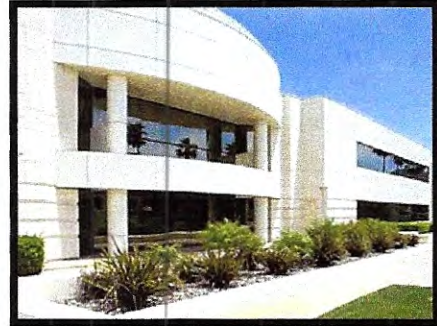
This Insurance Proposal is the exclusive work product of Robert E. Harris Insurance Agency, Inc. No portion of this work product may be shared with representatives of any other legal entities without the written approval of



# SOLUTIONS

## Business Solutions

- Property & Casualty Insurance
- Workers' Compensation Insurance
- Directors & Officers/Employment Practices Liability
- Surety Bonding
- Risk Control Services
- Claims Management Services
- Specialized Industry Programs



## Personal Risk Solutions

- Homeowners, Automobile and Umbrella
- Yachts & Recreational Vehicles
- Private Aircraft
- Earthquake, Flood & Brushfire



## DEDICATED SERVICE TEAM

We believe it is critical to bring together the most experienced and suitable team for each client. Scheduled below are professionals that have a wealth of experience and capabilities that are available to you. You can also rely on all members of our staff to provide any additional assistance that you may require.

As your partner in the Risk Management process, we take pride in improving your company's overall efficiency, reducing your expenses, and limiting your exposure to loss. In addition, we look forward to delivering many additional services to help improve your bottom line

<b>STEVE DERADDO</b> <b>COMMUNITY INSURANCE &amp; RISK MNGMT</b>	714-824-6836 <a href="mailto:sderaddo@reharris.com">sderaddo@reharris.com</a>
<b>BILLIE L. SELVIDGE, ARM</b> <b>ACCOUNT EXECUTIVE</b>	714-619-4492 <a href="mailto:billie@reharris.com">billie@reharris.com</a>
<b>PAM LINARES</b> <b>COMMERCIAL ACCOUNT MANAGER</b>	714-619-4495 <a href="mailto:pam@reharris.com">pam@reharris.com</a>
<b>MICHELLE GOMEZ</b> <b>PROPERTY &amp; CASUALTY CLAIMS MANAGER</b>	714-619-4487 <a href="mailto:michelle@reharris.com">michelle@reharris.com</a>
<b>TERRY SCHOUBYE</b> <b>PERSONAL LINES MANAGER</b>	<b>714-824-6820</b> <a href="mailto:terry@reharris.com">terry@reharris.com</a>
<b>SUSIE NICASTRO</b> <b>CONTROLLER/BILLING ASSISTANCE</b>	805-285-0939 EXT 1. <a href="mailto:snicastro@reharris.com">snicastro@reharris.com</a>



March 19, 2019

Dear Unit Owner:

We appreciate the opportunity to work with Michael Walter, your Community Manager in placing the Association's Master Insurance Policy for Metcalf Commercial Park.

Attached is a Certificate of the Association's insurance for your files.

The Executive Board of Directors has elected to obtain a Master Policy that has been written to comply with the Associations Covenants/Declarations insurance sections.

**The Association is to insure the following:**

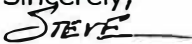
- Common Elements (Buildings and/or Structures and common areas)
- Limited Common Areas (Outdoor decks/balconies, patios)
- The Units but only up to and including the drywall,

**Unit Owners are to insure the following:**

- All Property in the Units including improvements// upgrades installed by owners
- Contents such as furniture, furnishings and other personal property
- Loss of assessments, Loss of income (if property is a rental unit), Loss of Use
- Personal Liability

Please refer to the Association's Governing Documents (Declarations, Covenants) for further information regarding the insurance requirements for the association and owners.

If you have any questions or need additional information, please contact myself or Pam Linares.

Sincerely,  
  
Stephen DeRaddo

CIRMS- Community Insurance & Risk Management Specialist

Lead Producer for Community Associations and Management Companies