





## ADDITIONAL REMARKS SCHEDULE

<b>AGENCY</b> Keith Thomas Insurance & Financial Services Inc.		<b>NAMED INSURED</b> Saddleback Homeowners Association	
<b>POLICY NUMBER</b> 90-WE-1949-0		<b>EFFECTIVE DATE:</b> 02/04/2020	
<b>CARRIER</b> State Farm General Insurance Company	<b>NAIC CODE</b> 25151		

**ADDITIONAL REMARKS**

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,**  
**FORM NUMBER:** 24      **FORM TITLE:** Certificat of Property Insurance

Association Type: Residential Community Association Policy

Forms, Options and Endorsements: Forms, Options and Endorsements:

- |   |  |
|---|--|
| CMP-4101 Businessowners Coverage          | Form CMP-4814 Dir & Officers \$3,000,000 |
| FE-6999.2 Terrorism Insurance Cov Notice  | CMP-4696 Residential Community Assoc     |
| CMP-4710 Emp Dishonesty \$25,000          | CMP-4508 Money and Securities            |
| CMP-4705.2 Loss of Income & Extra Expense | CMP-4260 Amendatory Endorsement          |

Coverages:

- Business Liability \$3,000,000
- Medical Payments \$5,000
- Products-Completed Operations \$6,000,000
- General Aggregate \$6,000,000

Coverage

Unless otherwise endorsed, this policy provides replacement cost coverage on described property and common areas detailed within the Association bylaws including the following types of property within a unit, regardless of ownership:

1. Fixtures, improvements and alterations that are a part of the building or structure; and
2. Appliances such as those used for refrigerating, ventilating, cooking, dishwashing, laundering, security or housekeeping.

Replacement cost coverage is subject to the terms and conditions of the policy and any endorsements.  
 Coverage under this policy may have been modified to provide actual cash value coverage rather than replacement cost coverage, or to remove specified property from coverage, if any endorsement containing in its title "ACV" or "Actual Cash Value," or "Additional Property Not Covered" is identified on this Certificate of Insurance.  
 Endorsements: FE-3650, FE-3653, FE-3658, and FE-3659 (Actual Cash Value) - These endorsements describe what the term "actual cash value" means where used in the policy. However, these endorsements do not change any replacement cost coverage provided by the policy.  
 This policy provides coverage on a standalone/individual condominium association.  
 Commercial General Liability  
 State Farm refers to this coverage as Business Liability Coverage. Coverage amount shown is Per Occurrence.  
 Loss of Rents, Loss of Income and Extra Expense  
 If this coverage is shown, limits are "Actual Loss Sustained". Contact the agent to confirm the number of day's coverage.