



ADDITIONAL REMARKS SCHEDULE

AGENCY Chris Dolkas		NAMED INSURED Reef Gate West Association Inc	
POLICY NUMBER 92-80-8482-6			
CARRIER State Farm General Insurance Company	NAIC CODE 25151	EFFECTIVE DATE: 10/15/2017	

ADDITIONAL REMARKS

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

Unit Owner:

REEF GATE WEST ASSOCIATION INC - 423 AVENIDA GRANADA - UNITS 1-72 - SAN CLEMENTE, - CA - 92672 - Unit Loan Number:0000 - Number Of Units: 0072

Association Type: Residential Community Association Policy

Forms, Options and Endorsements:

CMP-4101 Businessowners Coverage Form
 CMP-4864 Building Ordinance Or Law Cov
 FE-6999.2 Terrorism Insurance Cov Notice
 CMP-4710 Emp Dishonesty \$50,000
 CMP-4705.1 Loss of Income & Extra Expnse

Forms, Options and Endorsements:

CMP-4814 Dir & Officers \$5,000,000
 CMP-4828 Extra Replacement Cost
 CMP-4696 Residential Community Assoc
 CMP-4508 Money and Securities

Coverages:

Business Liability \$5,000,000
 Medical Payments \$5,000
 Products-Completed Operations \$10,000,000
 General Aggregate \$10,000,000

Companion Policies:

92ELE2149 Workers Compensation

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.