

STATE FARM GENERAL INSURANCE COMPANY
A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

RENEWAL DECLARATIONS

Po Box 853925
Richardson, TX 75085-3925

Named Insured

AT4
002089 3125 M-23-8214-FAC1 F V
VILLAGE PARK COMMUNITY ASSN
C/O MANAGER GEORGE ROSS
4552 MICHELSON DR
IRVINE CA 92612-2135

Policy Number	92-UR-6629-3	
Policy Period	Effective Date	Expiration Date
12 Months	DEC 31 2020	DEC 31 2021
The policy period begins and ends at 12:01 am standard time at the premises location.		

Agent and Mailing Address

RAY VERMEULEN CPCU, CLU
2151 MICHELSON DR STE 242
IRVINE CA 92612-1307

PHONE: (949) 752-6335



0131-ST-0001

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: Corporation

Earthquake premium of \$239,853.00 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 \$ 444,818.00

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530-886 a.2 05-31-2011 (0113231c)

RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3

SECTION I - PROPERTY BLANKET

Coverage A - Buildings **Limit of Insurance***
Coverage B - Business Personal Property **\$172,062,800**
No Coverage

Location Number	Location of Described Premises
001	4561 GREEN TREE LANE IRVINE CA 92612-2239
002	4 SEQUOIA TREE LANE IRVINE CA 92612-2244
003	8 SEQUOIA TREE LANE IRVINE CA 92612-2244
004	22 SEQUOIA TREE LANE IRVINE CA 92612-2244
005	34 SEQUOIA TREE LANE IRVINE CA 92612-2227
006	38 SEQUOIA TREE LANE IRVINE CA 92612-2227
007	40 SEQUOIA TREE LANE IRVINE CA 92612-2227
008	48 SEQUOIA TREE LANE IRVINE CA 92612-2227

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3



0231-ST-0001

Location Number	Location of Described Premises
009	60 SEQUOIA TREE LANE IRVINE CA 92612-2227
010	66 SEQUOIA TREE LANE IRVINE CA 92612-2227
011	74 SEQUOIA TREE LANE IRVINE CA 92612-2227
012	80 SEQUOIA TREE LANE IRVINE CA 92612-2227
013	88 SEQUOIA TREE LANE IRVINE CA 92612-2227
014	90 SEQUOIA TREE LANE IRVINE CA 92612-2227
015	94 SEQUOIA TREE LANE IRVINE CA 92612-2227
016	98 SEQUOIA TREE LANE IRVINE CA 92612-2227
017	102 SEQUOIA TREE LANE IRVINE CA 92612-2228
018	110 SEQUOIA TREE LANE IRVINE CA 92612-2228

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3

Location Number	Location of Described Premises
019	118 SEQUOIA TREE LANE IRVINE CA 92612-2228
020	4 WILLOW TREE LANE IRVINE CA 92612-2229
021	6 WILLOW TREE LANE IRVINE CA 92612-2229
022	12 WILLOW TREE LANE IRVINE CA 92612-2229
023	18 WILLOW TREE LANE IRVINE CA 92612-2229
024	24 WILLOW TREE LANE IRVINE CA 92612-2229
025	32 WILLOW TREE LANE IRVINE CA 92612-2229
026	40 WILLOW TREE LANE IRVINE CA 92612-2229
027	44 WILLOW TREE LANE IRVINE CA 92612-2229
028	46 WILLOW TREE LANE IRVINE CA 92612-2229

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3



0331-ST-0001

Location Number	Location of Described Premises
029	48 WILLOW TREE LANE IRVINE CA 92612-2229
030	54 WILLOW TREE LANE IRVINE CA 92612-2229
031	60 WILLOW TREE LANE IRVINE CA 92612-2229
032	79 WILLOW TREE LANE IRVINE CA 92612-2251
033	73 WILLOW TREE LANE IRVINE CA 92612-2251
034	71 WILLOW TREE LANE IRVINE CA 92612-2251
035	69 WILLOW TREE LANE IRVINE CA 92612-2251
036	63 WILLOW TREE LANE IRVINE CA 92612-2251
037	57 WILLOW TREE LANE IRVINE CA 92612-2251
038	53 WILLOW TREE LANE IRVINE CA 92612-2252

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
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Location Number	Location of Described Premises
039	49 WILLOW TREE LANE IRVINE CA 92612-2252
040	43 WILLOW TREE LANE IRVINE CA 92612-2252
041	35 WILLOW TREE LANE IRVINE CA 92612-2253
042	29 WILLOW TREE LANE IRVINE CA 92612-2253
043	23 WILLOW TREE LANE IRVINE CA 92612-2253
044	21 WILLOW TREE LANE IRVINE CA 92612-2253
045	15 WILLOW TREE LANE IRVINE CA 92612-2253
046	13 WILLOW TREE LANE IRVINE CA 92612-2254
047	1 WILLOW TREE LANE IRVINE CA 92612-2254
048	68 WILLOW TREE LANE IRVINE CA 92612-2229

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3



0431-ST-0001

Location Number	Location of Described Premises
049	4521 GREEN TREE LANE IRVINE CA 92612-2239
050	96 SEQUOIA TREE LANE IRVINE CA 92612-2227
051	22 WILLOW TREE LANE IRVINE CA 92612-2229
052	4525 GREEN TREE LANE IRVINE CA 92612-2239
053	4535 GREEN TREE LANE IRVINE CA 92612-2239
054	4551 GREEN TREE LANE IRVINE CA 92612-2239
055	4555 GREEN TREE LANE IRVINE CA 92612-2239
056	2 SEQUOIA TREE LANE IRVINE CA 92612-2244
057	6 SEQUOIA TREE LANE IRVINE CA 92612-2244
058	10 SEQUOIA TREE LANE IRVINE CA 92612-2244

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RENEWAL DECLARATIONS (CONTINUED)

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Location Number	Location of Described Premises
059	12 SEQUOIA TREE LANE IRVINE CA 92612-2244
060	16 SEQUOIA TREE LANE IRVINE CA 92612-2244
061	18 SEQUOIA TREE LANE IRVINE CA 92612-2244
062	20 SEQUOIA TREE LANE IRVINE CA 92612-2244
063	24 SEQUOIA TREE LANE IRVINE CA 92612-2244
064	26 SEQUOIA TREE LANE IRVINE CA 92612-2244
065	32 SEQUOIA TREE LANE IRVINE CA 92612-2227
066	36 SEQUOIA TREE LANE IRVINE CA 92612-2227
067	42 SEQUOIA TREE LANE IRVINE CA 92612-2227
068	44 SEQUOIA TREE LANE IRVINE CA 92612-2227

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3



0531-ST-0001

Location Number	Location of Described Premises
069	46 SEQUOIA TREE LANE IRVINE CA 92612-2227
070	50 SEQUOIA TREE LANE IRVINE CA 92612-2227
071	52 SEQUOIA TREE LANE IRVINE CA 92612-2227
072	72 SEQUOIA TREE LANE IRVINE CA 92612-2227
073	86 SEQUOIA TREE LANE IRVINE CA 92612-2227
074	92 SEQUOIA TREE LANE IRVINE CA 92612-2227
075	100 SEQUOIA TREE LANE IRVINE CA 92612-2228
076	108 SEQUOIA TREE LANE IRVINE CA 92612-2228
077	112 SEQUOIA TREE LANE IRVINE CA 92612-2228
078	120 SEQUOIA TREE LANE IRVINE CA 92612-2228

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RENEWAL DECLARATIONS (CONTINUED)

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Policy Number 92-UR-6629-3

Location Number	Location of Described Premises
079	59 WILLOW TREE LANE IRVINE CA 92612-2251
080	55 WILLOW TREE LANE IRVINE CA 92612-2252
081	51 WILLOW TREE LANE IRVINE CA 92612-2252
082	45 WILLOW TREE LANE IRVINE CA 92612-2252
083	41 WILLOW TREE LANE IRVINE CA 92612-2252
084	37 WILLOW TREE LANE IRVINE CA 92612-2253
085	30 WILLOW TREE LANE IRVINE CA 92612-2229
086	27 WILLOW TREE LANE IRVINE CA 92612-2253
087	25 WILLOW TREE LANE IRVINE CA 92612-2253
088	19 WILLOW TREE LANE IRVINE CA 92612-2253

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3



0631-ST-0001

Location Number	Location of Described Premises
089	36 WILLOW TREE LANE IRVINE CA 92612-2229
090	38 WILLOW TREE LANE IRVINE CA 92612-2229
091	50 WILLOW TREE LANE IRVINE CA 92612-2229
092	52 WILLOW TREE LANE IRVINE CA 92612-2229
093	58 WILLOW TREE LANE IRVINE CA 92612-2229
094	62 WILLOW TREE LANE IRVINE CA 92612-2229
095	77 WILLOW TREE LANE IRVINE CA 92612-2251
096	75 WILLOW TREE LANE IRVINE CA 92612-2251
097	67 WILLOW TREE LANE IRVINE CA 92612-2251
098	65 WILLOW TREE LANE IRVINE CA 92612-2251

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RENEWAL DECLARATIONS (CONTINUED)

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Location Number	Location of Described Premises
099	122 SEQUOIA TREE LANE IRVINE CA 92612-2228
100	2 WILLOW TREE LANE IRVINE CA 92612-2229
101	8 WILLOW TREE LANE IRVINE CA 92612-2229
102	10 WILLOW TREE LANE IRVINE CA 92612-2229
103	14 WILLOW TREE LANE IRVINE CA 92612-2229
104	16 WILLOW TREE LANE IRVINE CA 92612-2229
105	20 WILLOW TREE LANE IRVINE CA 92612-2229
106	26 WILLOW TREE LANE IRVINE CA 92612-2229
107	30 WILLOW TREE LANE IRVINE CA 92612-2229
108	34 WILLOW TREE LANE IRVINE CA 92612-2229

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3



0731-ST-0001

Location Number	Location of Described Premises
109	17 WILLOW TREE LANE IRVINE CA 92612-2253
110	11 WILLOW TREE LANE IRVINE CA 92612-2254
111	9 WILLOW TREE LANE IRVINE CA 92612-2254
112	5 WILLOW TREE LANE IRVINE CA 92612-2254
113	3 WILLOW TREE LANE IRVINE CA 92612-2254
114	4561 PINYON TREE LANE IRVINE CA 92612-2235
115	17572 SPRUCE TREE LANE IRVINE CA 92612
116	17542 SPRUCE TREE LANE IRVINE CA 92612
117	17541 SPRUCE TREE LANE IRVINE CA 92612
118	4511 PINYON TREE LANE IRVINE CA 92612-2217

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
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Location Number	Location of Described Premises
119	4491 PINYON TREE LANE IRVINE CA 92612-2236
120	6 HICKORY TREE LANE IRVINE CA 92612-2213
121	4 LAUREL TREE LANE IRVINE CA 92612-2214
122	10 LAUREL TREE LANE IRVINE CA 92612-2214
123	14 LAUREL TREE LANE IRVINE CA 92612-2214
124	18 LAUREL TREE LANE IRVINE CA 92612-2214
125	9 LAUREL TREE LANE IRVINE CA 92612-2214
126	3 LAUREL TREE LANE IRVINE CA 92612-2214
127	4482 PINYON TREE LANE IRVINE CA 92612-2237
128	17622 BIRCH TREE LANE IRVINE CA 92612-2210

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3



0831-ST-0001

Location Number	Location of Described Premises
129	4542 PINYON TREE LANE IRVINE CA 92612-2218
130	4 ALMOND TREE LANE IRVINE CA 92612-2230
131	12 ALMOND TREE LANE IRVINE CA 92612-2230
132	16 ALMOND TREE LANE IRVINE CA 92612-2230
133	22 ALMOND TREE LANE IRVINE CA 92612-2230
134	24 ALMOND TREE LANE IRVINE CA 92612-2230
135	28 ALMOND TREE LANE IRVINE CA 92612-2230
136	36 ALMOND TREE LANE IRVINE CA 92612-2230
137	40 ALMOND TREE LANE IRVINE CA 92612-2230
138	42 ALMOND TREE LANE IRVINE CA 92612-2230

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
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Location Number	Location of Described Premises
139	50 ALMOND TREE LANE IRVINE CA 92612-2230
140	31 ALMOND TREE LANE IRVINE CA 92612-2230
141	25 ALMOND TREE LANE IRVINE CA 92612-2230
142	21 ALMOND TREE LANE IRVINE CA 92612-2230
143	15 ALMOND TREE LANE IRVINE CA 92612-2230
144	3 ALMOND TREE LANE IRVINE CA 92612-2230
145	4 BANYAN TREE LANE IRVINE CA 92612-2231
146	8 BANYAN TREE LANE IRVINE CA 92612-2231
147	12 BANYAN TREE LANE IRVINE CA 92612-2231
148	16 BANYAN TREE LANE IRVINE CA 92612-2231

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
 Policy Number 92-UR-6629-3



0931-ST-0001

Location Number	Location of Described Premises
149	22 BANYAN TREE LANE IRVINE CA 92612-2231
150	19 BANYAN TREE LANE IRVINE CA 92612-2231
151	13 BANYAN TREE LANE IRVINE CA 92612-2231
152	7 BANYAN TREE LANE IRVINE CA 92612-2231
153	5 BANYAN TREE LANE IRVINE CA 92612-2231
154	4612 GREEN TREE LANE IRVINE CA 92612-2249
155	18 ASPEN TREE LANE IRVINE CA 92612-2202
156	24 ASPEN TREE LANE IRVINE CA 92612-2202
157	21 ASPEN TREE LANE IRVINE CA 92612-2202
158	4742 ROYCE RD IRVINE CA 92612-2208

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
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Location Number	Location of Described Premises
159	14 CEDAR TREE LANE IRVINE CA 92612-2203
160	20 CEDAR TREE LANE IRVINE CA 92612-2203
161	24 CEDAR TREE LANE IRVINE CA 92612-2203
162	28 CEDAR TREE LANE IRVINE CA 92612-2203
163	32 CEDAR TREE LANE IRVINE CA 92612-2203
164	40 CEDAR TREE LANE IRVINE CA 92612-2203
165	44 CEDAR TREE LANE IRVINE CA 92612-2203
166	50 CEDAR TREE LANE IRVINE CA 92612-2203
167	52 CEDAR TREE LANE IRVINE CA 92612-2203
168	4812 ROYCE RD IRVINE CA 92612-2234

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
 Policy Number 92-UR-6629-3



1031-ST-0001

Location Number	Location of Described Premises
169	4822 ROYCE RD IRVINE CA 92612-2234
170	5 HICKORY TREE LANE IRVINE CA 92612-2213
171	3 HICKORY TREE LANE IRVINE CA 92612-2213
172	4451 PINYON TREE LANE IRVINE CA 92612-2215
173	4431 PINYON TREE LANE IRVINE CA 92612-2215
174	1 CYPRESS TREE LANE IRVINE CA 92612-2211
175	11 CYPRESS TREE LANE IRVINE CA 92612-2211
176	19 CYPRESS TREE LANE IRVINE CA 92612-2211
177	25 CYPRESS TREE LANE IRVINE CA 92612-2211
178	29 CYPRESS TREE LANE IRVINE CA 92612-2211

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
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Location Number	Location of Described Premises
179	35 CYPRESS TREE LANE IRVINE CA 92612-2211
180	39 CYPRESS TREE LANE IRVINE CA 92612-2211
181	41 CYPRESS TREE LANE IRVINE CA 92612-2211
182	4482 CYPRESS TREE LANE IRVINE CA 92612
183	4501 CYPRESS TREE LANE IRVINE CA 92612
184	32 CYPRESS TREE LANE IRVINE CA 92612-2242
185	18 CYPRESS TREE LANE IRVINE CA 92612-2242
186	4822 ROYCE RD IRVINE CA 92612-2234
187	4592 GREEN TREE LANE IRVINE CA 92612-2205
188	4601 SIERRA TREE LANE IRVINE CA 92612-2209

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3



1131-ST-0001

Location Number	Location of Described Premises
189	4621 SIERRA TREE LANE IRVINE CA 92612-2209
190	4642 ROYCE RD IRVINE CA 92612-2207
191	4662 ROYCE RD IRVINE CA 92612-2207
192	4 ASPEN TREE LANE IRVINE CA 92612-2202
193	12 ASPEN TREE LANE IRVINE CA 92612-2202
194	16 ASPEN TREE LANE IRVINE CA 92612-2202
195	20 ASPEN TREE LANE IRVINE CA 92612-2202
196	28 ASPEN TREE LANE IRVINE CA 92612-2202
197	19 ASPEN TREE LANE IRVINE CA 92612-2202
198	13 ASPEN TREE LANE IRVINE CA 92612-2202

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Policy Number 92-UR-6629-3

Location Number	Location of Described Premises
199	11 ASPEN TREE LANE IRVINE CA 92612-2202
200	7 ASPEN TREE LANE IRVINE CA 92612-2202
201	3 ASPEN TREE LANE IRVINE CA 92612-2202
202	4712 ROYCE RD IRVINE CA 92612-2208
203	4722 ROYCE RD IRVINE CA 92612-2208
204	4762 ROYCE RD IRVINE CA 92612-2208
205	10 CEDAR TREE LANE IRVINE CA 92612-2203
206	16 CEDAR TREE LANE IRVINE CA 92612-2203
207	18 CEDAR TREE LANE IRVINE CA 92612-2203
208	36 CEDAR TREE LANE IRVINE CA 92612-2203

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3



1231-ST-0001

Location Number	Location of Described Premises
209	38 CEDAR TREE LANE IRVINE CA 92612-2203
210	42 CEDAR TREE LANE IRVINE CA 92612-2203
211	48 CEDAR TREE LANE IRVINE CA 92612-2203
212	4842 ROYCE RD IRVINE CA 92612-2234
213	4441 PINYON TREE LANE IRVINE CA 92612-2215
214	6 CYPRESS TREE LANE IRVINE CA 92612-2243
215	4 CYPRESS TREE LANE IRVINE CA 92612-2243
216	5 CYPRESS TREE LANE IRVINE CA 92612-2211
217	17 CYPRESS TREE LANE IRVINE CA 92612-2211
218	27 CYPRESS TREE LANE IRVINE CA 92612-2211

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
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Location Number	Location of Described Premises
219	31 CYPRESS TREE LANE IRVINE CA 92612-2211
220	33 CYPRESS TREE LANE IRVINE CA 92612-2211
221	4472 ELM TREE LANE IRVINE CA 92612-2212
222	4491 ELM TREE LANE IRVINE CA 92612-2240
223	30 CYPRESS TREE LANE IRVINE CA 92612-2242
224	24 CYPRESS TREE LANE IRVINE CA 92612-2242
225	20 CYPRESS TREE LANE IRVINE CA 92612-2242
226	4471 ELM TREE LANE IRVINE CA 92612-2240
227	26 CYPRESS TREE LANE IRVINE CA 92612-2242
228	8 ASPEN TREE LANE IRVINE CA 92612-2202

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
 Policy Number 92-UR-6629-3



1331-ST-0001

Location Number	Location of Described Premises
229	4602 GREEN TREE LANE IRVINE CA 92612-2249
230	4611 SIERRA TREE LANE IRVINE CA 92612-2209
231	4631 SIERRA TREE LANE IRVINE CA 92612-2209
232	4732 ROYCE RD IRVINE CA 92612-2208
233	4752 ROYCE RD IRVINE CA 92612-2208
234	2 CEDAR TREE LANE IRVINE CA 92612-2203
235	6 CEDAR TREE LANE IRVINE CA 92612-2203
236	12 CEDAR TREE LANE IRVINE CA 92612-2203
237	22 CEDAR TREE LANE IRVINE CA 92612-2203
238	30 CEDAR TREE LANE IRVINE CA 92612-2203

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 Policy Number 92-UR-6629-3

Location Number	Location of Described Premises
239	34 CEDAR TREE LANE IRVINE CA 92612-2203
240	46 CEDAR TREE LANE IRVINE CA 92612-2203
241	54 CEDAR TREE LANE IRVINE CA 92612-2203
242	4652 ROYCE RD IRVINE CA 92612-2207
243	2 ASPEN TREE LANE IRVINE CA 92612-2202
244	6 ASPEN TREE LANE IRVINE CA 92612-2202
245	10 ASPEN TREE LANE IRVINE CA 92612-2202
246	14 ASPEN TREE LANE IRVINE CA 92612-2202
247	26 ASPEN TREE LANE IRVINE CA 92612-2202
248	23 ASPEN TREE LANE IRVINE CA 92612-2202

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
 Policy Number 92-UR-6629-3



1431-ST-0001

Location Number	Location of Described Premises
249	19 ASPEN TREE LANE IRVINE CA 92612-2202
250	15 ASPEN TREE LANE IRVINE CA 92612-2202
251	9 ASPEN TREE LANE IRVINE CA 92612-2202
252	5 ASPEN TREE LANE IRVINE CA 92612-2202
253	1 ASPEN TREE LANE IRVINE CA 92612-2202
254	4531 GREEN TREE LANE IRVINE CA 92612-2239
255	54 SEQUOIA TREE LANE IRVINE CA 92612-2227
256	64 SEQUOIA TREE LANE IRVINE CA 92612-2227
257	4545 GREEN TREE LANE IRVINE CA 92612-2239
258	4565 GREEN TREE LANE IRVINE CA 92612-2239

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3

Location Number	Location of Described Premises
259	14 SEQUOIA TREE LANE IRVINE CA 92612-2244
260	58 SEQUOIA TREE LANE IRVINE CA 92612-2227
261	30 SEQUOIA TREE LANE IRVINE CA 92612-2244
262	56 SEQUOIA TREE LANE IRVINE CA 92612-2227
263	58 SEQUOIA TREE LANE IRVINE CA 92612-2227
264	62 SEQUOIA TREE LANE IRVINE CA 92612-2227
265	76 SEQUOIA TREE LANE IRVINE CA 92612-2227
266	78 SEQUOIA TREE LANE IRVINE CA 92612-2227
267	82 SEQUOIA TREE LANE IRVINE CA 92612-2227
268	84 SEQUOIA TREE LANE IRVINE CA 92612-2227

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
 Policy Number 92-UR-6629-3



1531-ST-0001

Location Number	Location of Described Premises
269	104 SEQUOIA TREE LANE IRVINE CA 92612-2228
270	106 SEQUOIA TREE LANE IRVINE CA 92612-2228
271	114 SEQUOIA TREE LANE IRVINE CA 92612-2228
272	116 SEQUOIA TREE LANE IRVINE CA 92612-2228
273	124 SEQUOIA TREE LANE IRVINE CA 92612-2228
274	28 WILLOW TREE LANE IRVINE CA 92612-2229
275	42 WILLOW TREE LANE IRVINE CA 92612-2229
276	56 WILLOW TREE LANE IRVINE CA 92612-2229
277	61 WILLOW TREE LANE IRVINE CA 92612-2251
278	47 WILLOW TREE LANE IRVINE CA 92612-2252

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
 Policy Number 92-UR-6629-3

Location Number	Location of Described Premises
279	39 WILLOW TREE LANE IRVINE CA 92612-2253
280	33 WILLOW TREE LANE IRVINE CA 92612-2253
281	7 WILLOW TREE LANE IRVINE CA 92612-2254
282	70 SEQUOIA TREE LANE IRVINE CA 92612-2227
283	42 CYPRESS TREE LANE IRVINE CA 92612-2241
284	4582 GREEN TREE LANE IRVINE CA 92612-2205
285	4572 GREEN TREE LANE IRVINE CA 92612-2205
286	4551 PINYON TREE LANE IRVINE CA 92612-2235
287	17552 SPRUCE TREE LANE IRVINE CA 92612
288	17551 SPRUCE TREE LANE IRVINE CA 92612

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
 Policy Number 92-UR-6629-3



1631-ST-0001

Location Number	Location of Described Premises
289	4501 PINYON TREE LANE IRVINE CA 92612-2217
290	2 HICKORY TREE LANE IRVINE CA 92612-2213
291	4 HICKORY TREE LANE IRVINE CA 92612-2213
292	2 LAUREL TREE LANE IRVINE CA 92612-2214
293	12 LAUREL TREE LANE IRVINE CA 92612-2214
294	16 LAUREL TREE LANE IRVINE CA 92612-2214
295	20 LAUREL TREE LANE IRVINE CA 92612-2214
296	15 LAUREL TREE LANE IRVINE CA 92612-2214
297	7 LAUREL TREE LANE IRVINE CA 92612-2214
298	1 LAUREL TREE LANE IRVINE CA 92612-2214

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3

Location Number	Location of Described Premises
299	17621 BIRCH TREE LANE IRVINE CA 92612-2210
300	17641 BIRCH TREE LANE IRVINE CA 92612-2210
301	17642 BIRCH TREE LANE IRVINE CA 92612-2210
302	2 ALMOND TREE LANE IRVINE CA 92612-2230
303	6 ALMOND TREE LANE IRVINE CA 92612-2230
304	10 ALMOND TREE LANE IRVINE CA 92612-2230
305	14 ALMOND TREE LANE IRVINE CA 92612-2230
306	18 ALMOND TREE LANE IRVINE CA 92612-2230
307	26 ALMOND TREE LANE IRVINE CA 92612-2230
308	30 ALMOND TREE LANE IRVINE CA 92612-2230

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3



1731-ST-0001

Location Number	Location of Described Premises
309	34 ALMOND TREE LANE IRVINE CA 92612-2230
310	38 ALMOND TREE LANE IRVINE CA 92612-2230
311	44 ALMOND TREE LANE IRVINE CA 92612-2230
312	48 ALMOND TREE LANE IRVINE CA 92612-2230
313	33 ALMOND TREE LANE IRVINE CA 92612-2230
314	27 ALMOND TREE LANE IRVINE CA 92612-2230
315	23 ALMOND TREE LANE IRVINE CA 92612-2230
316	17 ALMOND TREE LANE IRVINE CA 92612-2230
317	11 ALMOND TREE LANE IRVINE CA 92612-2230
318	5 ALMOND TREE LANE IRVINE CA 92612-2230

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3

Location Number	Location of Described Premises
319	2 BANYAN TREE LANE IRVINE CA 92612-2231
320	18 BANYAN TREE LANE IRVINE CA 92612-2231
321	15 BANYAN TREE LANE IRVINE CA 92612-2231
322	11 BANYAN TREE LANE IRVINE CA 92612-2231
323	3 BANYAN TREE LANE IRVINE CA 92612-2231
324	10 BANYAN TREE LANE IRVINE CA 92612-2231
325	7 ALMOND TREE LANE IRVINE CA 92612-2230
326	17562 SPRUCE TREE LANE IRVINE CA 92612
327	17561 SPRUCE TREE LANE IRVINE CA 92612
328	8 HICKORY TREE LANE IRVINE CA 92612-2213

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3



1831-ST-0001

Location Number	Location of Described Premises
329	6 HICKORY TREE LANE IRVINE CA 92612-2213
330	8 LAUREL TREE LANE IRVINE CA 92612-2214
331	11 LAUREL TREE LANE IRVINE CA 92612-2214
332	17631 BIRCH TREE LANE IRVINE CA 92612-2210
333	17632 BIRCH TREE LANE IRVINE CA 92612-2210
334	17612 BIRCH TREE LANE IRVINE CA 92612-2210
335	8 ALMOND TREE LANE IRVINE CA 92612-2230
336	20 ALMOND TREE LANE IRVINE CA 92612-2230
337	32 ALMOND TREE LANE IRVINE CA 92612-2230
338	46 ALMOND TREE LANE IRVINE CA 92612-2230

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3

Location Number	Location of Described Premises
339	52 ALMOND TREE LANE IRVINE CA 92612-2230
340	29 ALMOND TREE LANE IRVINE CA 92612-2230
341	19 ALMOND TREE LANE IRVINE CA 92612-2230
342	13 ALMOND TREE LANE IRVINE CA 92612-2230
343	9 ALMOND TREE LANE IRVINE CA 92612-2230
344	1 ALMOND TREE LANE IRVINE CA 92612-2230
345	6 BANYAN TREE LANE IRVINE CA 92612-2231
346	14 BANYAN TREE LANE IRVINE CA 92612-2231
347	20 BANYAN TREE LANE IRVINE CA 92612-2231
348	17 BANYAN TREE LANE IRVINE CA 92612-2231

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
 Policy Number 92-UR-6629-3



1931-ST-0001

Location Number	Location of Described Premises
349	9 BANYAN TREE LANE IRVINE CA 92612-2231
350	1 BANYAN TREE LANE IRVINE CA 92612-2231
351	5 LAUREL TREE LANE IRVINE CA 92612-2214
352	4521 PINYON TREE LANE IRVINE CA 92612-2217
353	4622 GREEN TREE LANE IRVINE CA 92612-2249
354	4591 SIERRA TREE LANE IRVINE CA 92612-2209
355	22 ASPEN TREE LANE IRVINE CA 92612-2202
356	27 ASPEN TREE LANE IRVINE CA 92612-2202
357	25 ASPEN TREE LANE IRVINE CA 92612-2202
358	4 CEDAR TREE LANE IRVINE CA 92612-2203

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3

Location Number	Location of Described Premises
359	8 CEDAR TREE LANE IRVINE CA 92612-2203
360	26 CEDAR TREE LANE IRVINE CA 92612-2203
361	7 HICKORY TREE LANE IRVINE CA 92612-2213
362	4421 PINYON TREE LANE IRVINE CA 92612-2215
363	2 CYPRESS TREE LANE IRVINE CA 92612-2243
364	3 CYPRESS TREE LANE IRVINE CA 92612-2211
365	7 CYPRESS TREE LANE IRVINE CA 92612-2211
366	9 CYPRESS TREE LANE IRVINE CA 92612-2211
367	15 CYPRESS TREE LANE IRVINE CA 92612-2211
368	21 CYPRESS TREE LANE IRVINE CA 92612-2211

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3



2031-ST-0001

Location Number	Location of Described Premises
369	23 CYPRESS TREE LANE IRVINE CA 92612-2211
370	37 CYPRESS TREE LANE IRVINE CA 92612-2211
371	43 CYPRESS TREE LANE IRVINE CA 92612-2211
372	40 CYPRESS TREE LANE IRVINE CA 92612-2241
373	4462 ELM TREE LANE IRVINE CA 92612-2212
374	4481 ELM TREE LANE IRVINE CA 92612-2240
375	4461 ELM TREE LANE IRVINE CA 92612-2240
376	28 CYPRESS TREE LANE IRVINE CA 92612-2242
377	22 CYPRESS TREE LANE IRVINE CA 92612-2242
378	16 CYPRESS TREE LANE IRVINE CA 92612-2242

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
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Location Number	Location of Described Premises
379	4432 PINYON TREE LANE IRVINE CA 92612-2216
380	2-10 ASH TREE LANE IRVINE CA 92612-2225
381	23-29 ASH TREE LANE IRVINE CA 92612-2225
382	11-21 ASH TREE LANE IRVINE CA 92612-2225
383	1-9 ASH TREE LANE IRVINE CA 92612-2225
384	2-10 REDWOOD TREE LANE IRVINE CA 92612-2226
385	12-18 REDWOOD TREE LANE IRVINE CA 92612-2226
386	20-26 REDWOOD TREE LANE IRVINE CA 92612-2226
387	28-40 REDWOOD TREE LANE IRVINE CA 92612-2226
388	37-47 REDWOOD TREE LANE IRVINE CA 92612-2226

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3



2131-ST-0001

Location Number	Location of Described Premises
389	27-35 REDWOOD TREE LANE IRVINE CA 92612-2226
390	17-25 REDWOOD TREE LANE IRVINE CA 92612-2226
391	1-15 REDWOOD TREE LANE IRVINE CA 92612-2226
392	9-15 OAK TREE LANE IRVINE CA 92612-2232
393	29-35 OAK TREE LANE IRVINE CA 92612-2232
394	17-27 OAK TREE LANE IRVINE CA 92612-2232
395	14-24 OAK TREE LANE IRVINE CA 92612-2232
396	37-47 OAK TREE LANE IRVINE CA 92612-2232
397	49-57 OAK TREE LANE IRVINE CA 92612-2232
398	59-71 OAK TREE LANE IRVINE CA 92612-2232

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3

Location Number	Location of Described Premises
399	60-72 OAK TREE LANE IRVINE CA 92612-2232
400	52-58 OAK TREE LANE IRVINE CA 92612-2232
401	38-50 OAK TREE LANE IRVINE CA 92612-2232
402	26-36 OAK TREE LANE IRVINE CA 92612-2232
403	8-12 OAK TREE LANE IRVINE CA 92612-2232
404	2-6 OAK TREE LANE IRVINE CA 92612-2232
405	4841-4855 ROYCE RD IRVINE CA 92612-2233
406	1-13 ACACIA TREE LANE IRVINE CA 92612-2201
407	15-27 ACACIA TREE LANE IRVINE CA 92612-2201
408	29-33 ACACIA TREE LANE IRVINE CA 92612-2201

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3



2231-ST-0001

Location Number	Location of Described Premises
409	35-45 ACACIA TREE LANE IRVINE CA 92612-2201
410	47-51 ACACIA TREE LANE IRVINE CA 92612-2201
411	53-61 ACACIA TREE LANE IRVINE CA 92612-2201
412	63-69 ACACIA TREE LANE IRVINE CA 92612-2201
413	71-81 ACACIA TREE LANE IRVINE CA 92612-2201
414	50-60 ACACIA TREE LANE IRVINE CA 92612-2201
415	36-48 ACACIA TREE LANE IRVINE CA 92612-2201
416	28-34 ACACIA TREE LANE IRVINE CA 92612-2201
417	2-8 ACACIA TREE LANE IRVINE CA 92612-2201
418	10-16 ACACIA TREE LANE IRVINE CA 92612-2201

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
 Policy Number 92-UR-6629-3

Location Number	Location of Described Premises
419	18-26 ACACIA TREE LANE IRVINE CA 92612-2201
420	1-7 OAK TREE LANE IRVINE CA 92612-2232
421	4571-4595 GREEN TREE LANE IRVINE CA 92612-2239
422	4601-4625 GREEN TREE LANE IRVINE CA 92612-2250
423	4635-4661 GREEN TREE LANE IRVINE CA 92612-2250
424	2-10 CORAL TREE LANE IRVINE CA 92612-2204
425	4662-4682 SIERRA TREE LANE IRVINE CA 92612-2245
426	4632-4656 SIERRA TREE LANE IRVINE CA 92612-2245
427	4602-4622 SIERRA TREE LANE IRVINE CA 92612-2245
428	4691-4711 ROYCE RD IRVINE CA 92612-2206

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
 Policy Number 92-UR-6629-3



2331-ST-0001

Location Number	Location of Described Premises
429	4721-4741 ROYCE RD IRVINE CA 92612-2248

AUXILIARY STRUCTURES

Location Number	Description
001A	CLUBHOUSE
001B	Pool
001C	TOT LOTS
001E	Fence, walls, etc.
001F	Fence, walls, etc.
001G	OFFICE BUILDING
001H	Pool
001K	BUILDING

* 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: 199.4

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
 Policy Number 92-UR-6629-3

SECTION I - DEDUCTIBLES

Basic Deductible \$20,000

Special Deductibles:

Earthquake	20%	Money and Securities	\$250
Employee Dishonesty	\$250	Equipment Breakdown	\$2,500

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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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3

Ordinance Or Law - Equipment Coverage	Included
Preservation Of Property	30 Days



2431-ST-0001

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH COMPLEX

The coverages and corresponding limits shown below apply separately to each complex as described in the policy.

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable	
On Premises	\$50,000
Off Premises	\$15,000
Arson Reward	\$5,000
Forgery Or Alteration	\$10,000
Money And Securities (Off Premises)	\$5,000
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 VILLAGE PARK COMMUNITY ASSN
 Policy Number 92-UR-6629-3

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	\$100,000
Loss Of Income And Extra Expense	Actual Loss Sustained - 12 Months

SECTION II - LIABILITY


COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$2,000,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
Directors And Officers Liability	\$5,000,000
AGGREGATE LIMITS	LIMIT OF INSURANCE
Products/Completed Operations Aggregate	\$4,000,000
General Aggregate	\$4,000,000
Directors and Officers Aggregate	\$5,000,000

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.

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3

 Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

FORMS AND ENDORSEMENTS

- CMP-4101 Businessowners Coverage Form
- CMP-4260.1 *Amendatory Endorsement-CA
- FE-6999.2 *Terrorism Insurance Cov Notice
- CMP-4864 *Building Ordinance or Law Cov
- CMP-4828 Extra Replacement Cost
- CMP-4719.1 Earthquake Volcanic Eruption
- CMP-4701 Addl Property Not Covered
- CMP-4814 Directors & Officers Liability
- 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.


Secretary


President

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3

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:

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Renewal Date of this policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Renewal Date of this policy.

Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date.

If, during the past year, you've acquired any valuable property items, made any improvements to insured property, or have any questions about your insurance coverage, contact your State Farm agent.

Please keep this with your policy.

NOV 06 2020

RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for VILLAGE PARK COMMUNITY ASSN
Policy Number 92-UR-6629-3



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.

2631-ST-0001

Prepared
NOV 06 2020
CMP-4000

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STATE FARM GENERAL INSURANCE COMPANY
A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

INLAND MARINE ATTACHING DECLARATIONS

Po Box 853925
Richardson, TX 75085-3925

Named Insured

M-23-8214-FAC1 F V

VILLAGE PARK COMMUNITY ASSN
C/O MANAGER GEORGE ROSS
4552 MICHELSON DR
IRVINE CA 92612-2135

Policy Number	92-UR-6629-3	
Policy Period	Effective Date	Expiration Date
12 Months	DEC 31 2020	DEC 31 2021
The policy period begins and ends at 12:01 am standard time at the premises location.		



2731-ST-0001

ATTACHING INLAND MARINE

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.

Annual Policy Premium Included

The above Premium Amount is included in the Policy Premium shown on the Declarations.

Your policy consists of these Declarations, the INLAND MARINE CONDITIONS shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

Forms, Options, and Endorsements

FE-8739	Inland Marine Conditions
FE-6271	Amendatory Endorsement
FE-8745	Inland Marine Computer Prop

See Reverse for Schedule Page with Limits

Prepared
NOV 06 2020
FD-6007

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ATTACHING INLAND MARINE SCHEDULE PAGE

ATTACHING INLAND MARINE

ENDORSEMENT NUMBER	COVERAGE	LIMIT OF INSURANCE	DEDUCTIBLE AMOUNT	ANNUAL PREMIUM
FE-8745	Inland Marine Computer Prop Loss of Income and Extra Expense	\$ 10,000 \$ 10,000	\$ 500	Included Included

NOV 06 2020

OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

Prepared
NOV 06 2020
FD-6007

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IMPORTANT NOTICE

Effective with this policy term, **CMP-4260.1 AMENDATORY ENDORSEMENT (California)** replaces **CMP-4260 AMENDATORY ENDORSEMENT (California)**.

This notice summarizes the changes being made to your policy. Please read the new endorsement carefully and note the following changes:

SECTION II – DEFINITIONS: Paragraph 18. Personal and Advertising Injury:

- Infringement of another's patent, trademark, or trade secret is no longer within the definition of personal and advertising injury.

SECTION II – EXCLUSIONS: Paragraph 17. Personal and Advertising Injury:

- Damages from infringement of another's patent, trademark, or trade secret continue to be specifically excluded under this policy.

Endorsement **CMP-4260.1** follows this notice. Please read it thoroughly and place it with your policy. If you have any questions about the information in this notice, please contact your State Farm® agent.

This notice is a general description of coverage and/or coverage changes and is not a statement of contract. This message does not change, modify, or invalidate any of the provisions, terms, or conditions of your policy, or any other applicable endorsements.

AMENDATORY ENDORSEMENT (California)

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

1. SECTION I — EXCLUSIONS is amended as follows:

- a. Paragraph **2.f. Dishonesty** is replaced by the following:

f. Dishonesty

- (1) Dishonest or criminal acts by you, anyone else with an interest in the property, or any of your or their partners, "members", officers, "managers", employees, directors, trustees, or authorized representatives, whether acting alone or in collusion with each other or with any other party; or
- (2) Theft by any person to whom you entrust the property for any purpose, whether acting alone or in collusion with any other party.

This exclusion applies whether or not an act occurs during your normal hours of operation.

This exclusion does not apply to acts of destruction by your employees; but theft by your employees is not covered.

With respect to accounts receivable and "valuable papers and records", this exclusion does not apply to carriers for hire.

- b. Under Paragraph **i. Fungi, Virus Or Bacteria**, the reference to **23. Fungi, Wet Or Dry Rot** is changed to **24. Fungi, Wet Or Dry Rot**.
2. Paragraph **24. d. under Fungi, Wet Or Dry Rot And Bacteria** of **SECTION I — EXTENSIONS OF COVERAGE** does not apply.
3. **SECTION II — LIABILITY** is amended as follows:
 - a. When used in this policy, the words "his or her" are replaced with "that person's".
 - b. **Section II – Exclusions** is amended as follows:
 - (1) Paragraphs **17.b.** and **17.c.** under **Personal And Advertising Injury** are replaced by the following:
 - b. Arising out of oral or written publication of material, in any manner, if done by or at the direction of the insured with knowledge of its falsity;



- c. Arising out of oral or written publication of material, in any manner, whose first publication took place before the beginning of the policy period;
- c. Under **SECTION II — MEDICAL EXPENSES**, Paragraph **1.d.(2)** under **Coverage M – Medical Expenses** is replaced by the following:

- (2) Executes authorization to allow us to obtain copies of medical bills, medical records, and any other information we deem necessary to substantiate the claim.

Such authorizations must not:

- (a) Restrict us from performing our business functions in:
- i. Obtaining records, bills, information, and data; or
 - ii. Using or retaining records, bills, information, and data collected or received by us;
- (b) Require us to violate federal or state laws or regulations;
- (c) Prevent us from fulfilling our data reporting and data retention obligations to insurance regulators; or
- (d) Prevent us from disclosing claim information and data:
- i. To enable performance of our business functions;
 - ii. To meet our reporting obligations to insurance regulators;
 - iii. To meet our reporting obligations to insurance data consolidators; and
 - iv. As otherwise permitted by law.

If the holder of the information refuses to provide it to us despite the authorization, then at our request the person making claim or his or her legal representative must obtain the information and promptly provide it to us; and

- d. **SECTION II — DEFINITIONS** is amended as follows:

- (1) Paragraphs **18.f.** and **18.g.** are replaced by the following:

- f. The use of another's advertising idea in your "advertisement"; or
- g. Infringing upon another's copyright, trade dress or slogan in your "advertisement".

- (2) Paragraph **18.h.** is deleted.

4. The following are added to **SECTION I AND SECTION II — COMMON POLICY CONDITIONS**:

Our Rights Regarding Claim Information

- a. We will collect, receive, obtain, use, and retain all the items described in Paragraph **b.(1)** below and use and retain the information described in Paragraph **b.(3)(b)** below, in accordance with applicable federal and state laws and regulations and consistent with the performance of our business functions.
- b. Subject to Paragraph **a.** above, we will not be restricted in or prohibited from:
- (1) Collecting, receiving, or obtaining records, receipts, invoices, medical bills, medical records, wage information, salary information, employment information, data, and any other information;
 - (2) Using any of the items described in Paragraph **b.(1)** above; or
 - (3) Retaining:
 - (a) Any of the items in Paragraph **b.(1)** above; or
 - (b) Any other information we have in our possession as a result of our processing, handling, or otherwise resolving claims submitted under this policy.
- c. We may disclose any of the items in Paragraph **b.(1)** above and any of the information described in Paragraph **b.(3)(b)** above:
- (1) To enable performance of our business functions;
 - (2) To meet our reporting obligations to insurance regulators;

- (3) To meet our reporting obligations to insurance data consolidators;
 - (4) To meet other obligations required by law; and
 - (5) As otherwise permitted by law.
- d. Our rights under Paragraphs a., b., and c. above shall not be impaired by any:

- (1) Authorization related to any claim submitted under this policy; or
- (2) Act or omission of an insured or a legal representative acting on an insured's behalf.

All other policy provisions apply.

CMP-4260.1

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FE-6999.2
Page 1 of 1

In accordance with the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2015, this disclosure is part of your policy.

FE-6999.2 POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Coverage for acts of terrorism is not excluded from your current policy. However your policy does contain other exclusions which may be applicable, such as an exclusion for nuclear hazard. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2015, the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under this policy, any covered losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. Under the formula, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on

January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019; and 80% beginning on January 1, 2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

There is no separate premium charged to cover insured losses caused by terrorism. Your insurance policy establishes the coverage that exists for insured losses. This notice does not expand coverage beyond that described in your policy.

THIS IS YOUR NOTIFICATION THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER YOUR POLICY MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE YOUR COVERAGE.

FE-6999.2

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CMP-4864 ORDINANCE OR LAW (Business – California)



3031-ST-0001

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM
LOSS OF INCOME AND EXTRA EXPENSE

Coverage provided under this endorsement applies only if an "X" is shown in the box for that coverage in the Schedule below.

SCHEDULE

<input type="checkbox"/>	A. Loss In Value Coverage
<input checked="" type="checkbox"/>	B. Increased Cost And Demolition Coverage
<input checked="" type="checkbox"/>	10 Percent
<input type="checkbox"/>	25 Percent
<input type="checkbox"/>	50 Percent
<input type="checkbox"/>	100 Percent

A. Loss In Value Coverage

1. In the event of damage by a Covered Cause Of Loss to a building, that is Covered Property, we will pay for the loss in value of the undamaged portion of the building as a consequence of enforcement of any "ordinance or law" that requires demolition of undamaged parts of the same building. However, we will not pay for:
 - a. Any cost of demolishing or clearing the site of undamaged portions of the covered building; or
 - b. Any increased cost to repair, rebuild, replace, or remodel the building caused by enforcement of any "ordinance or law".
2. When there is a loss in value of an undamaged portion of a building to which this Loss In Value Coverage applies, the loss payment for that building, including damaged and undamaged portions, will be the lesser of:
 - a. The actual cash value of the building as of the time of loss if the covered building property is not repaired, rebuilt, or replaced;
 - b. The amount you actually spend to repair, rebuild or replace the building if the covered building property is repaired, rebuilt, or replaced on the same or another premises, but not more than a building of the same height, floor area,

and style on the same or similar premises as the damaged building; or

- c. The Limit Of Insurance shown in the Declarations as applicable to the covered building.
3. The terms of this Loss In Value Coverage apply separately to each building to which the policy applies.

B. Increased Cost And Demolition Coverage

1. In the event of damage by a Covered Cause Of Loss to a building that is Covered Property, we will pay the:
 - a. Increased costs incurred to:
 - (1) Repair, rebuild, or replace damaged parts of that property; or
 - (2) Rebuild or remodel undamaged parts of that property, whether or not demolition is required;

when the increased costs are a consequence of enforcement of the minimum requirements of the "ordinance or law".

However, this coverage, for increased costs, applies only if the repaired, rebuilt, replaced, or remodeled property is intended for similar occupancy as the current property, unless such occupancy is not permitted by an "ordinance or law".

If you elect to rebuild at another premises, we will pay the increased cost which would have been incurred had the building been repaired, rebuilt, replaced, or remodeled at the described premises.

However, if the "ordinance or law" requires relocation to another premises, we will pay the increased cost incurred at the new premises; and

- b. Cost to demolish and clear the site of undamaged parts of the same building, as a consequence of enforcement of any "ordinance or law" that requires demolition of such undamaged property.
2. We will not pay for:
- a. Any loss in value for an undamaged portion of a building caused by enforcement of any "ordinance or law"; or
 - b. The increased cost:
 - (1) Until the property is actually repaired, rebuilt, replaced, or remodeled, at the described or another premises; and
 - (2) Unless the repairs, rebuilding, replacement, or remodeling are made within two years after our payment of the actual cash value of the property subject to the replacement cost coverage. We may extend this period in writing during the two years.
3. The most we will pay under this Increased Cost And Demolition Coverage, for each described premises insured under **SECTION I — PROPERTY**, is the lesser of:
- a. The amount you actually spend:
 - (1) For the increased cost to repair, rebuild, replace, or remodel the building at the described or another premises in the same general vicinity if relocation is required by any "ordinance or law", but not more than a building of the same height, floor area, and style on the same or similar premises as the damaged building; and
 - (2) To demolish and clear the site of the undamaged parts of the building at the described premises caused by enforcement of any "ordinance or law"; or

- b. The percentage for Increased Cost And Demolition Coverage, as shown in the Schedule above, applied to the Limit Of Insurance applicable to that damaged building as shown in the Declarations.

If a damaged building is covered under a blanket Limit Of Insurance which applies to more than one building, then the most we will pay, is the amount determined by applying the percentage, as shown in the Schedule above, to the risk amount shown in our records as of the most recent Declarations applicable to that damaged building.

The amount we pay under this Increased Cost And Demolition Coverage is in addition to the applicable Limit Of Insurance.

- 4. The amount payable, as stated in Paragraph 3. above, is not subject to Paragraph e.(4)(a)iii. under Loss Payment of **SECTION I – CONDITIONS**.
- 5. The following will amend the Loss Of Income And Extra Expense endorsement if Loss Of Income And Extra Expense is shown in the Declarations:

Paragraph 6. under the Loss Of Income And Extra Expense Definitions, is replaced by the following:

- 6. "Period of restoration";
 - a. Means the period of time that:
 - (1) Begins immediately after the time of accidental direct physical loss caused by any Covered Cause Of Loss at the described premises; and
 - (2) Ends on the earlier of:
 - (a) The date when the property at the described premises should be repaired, rebuilt, or replaced with reasonable speed and similar quality; or
 - (b) The date when business is resumed at a new permanent location.



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- b. Does not include any increased period required due to the enforcement of any "ordinance or law" that requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of "pollutants".

The expiration date of this policy will not cut short the "period of restoration".

- C. The following apply to both Loss In Value Coverage and Increased Cost And Demolition Coverage provided by this endorsement:

- 1. We will not pay for:
 - a. Loss due to any "ordinance or law" that:
 - (1) You were required to comply with before the loss, even when the building was undamaged; and
 - (2) You failed to comply with;
 - b. The enforcement of any "ordinance or law" which requires the demolition, repair, rebuilding, replacement, remodeling or remediation, of property due to contamination by "pollutants", or due to the presence, growth, proliferation,

spread or any activity of "fungi", wet or dry rot, virus, bacteria or other micro-organism; or

- c. Any costs associated with the enforcement of any "ordinance or law" which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants", "fungi", wet or dry rot, virus, bacteria or other micro-organism.

- 2. The coverage provided by this endorsement is not subject to the terms of the Ordinance Or Law Exclusion, to the extent that such Exclusion would conflict with the provisions of this endorsement.
- 3. "Ordinance or law" as referred to in this endorsement, means any ordinance or law that is in force at the time of loss and regulates the demolition, repair, rebuilding, replacement, or remodeling of buildings or establishes zoning or land use requirements at:
 - a. The described premises; or
 - b. Another premises, if such ordinance or law requires relocation.

All other policy provisions apply.

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