



INSURANCE DISCLOSURE

Portside Homeowners Association; Portside Master Owners Association

February 1, 2026

Property Insurance

Carrier: Philadelphia Indemnity Insurance Co
Policy #: PHPK2650263004
Policy Term: February 1, 2026 to February 1, 2027
LIMIT: Special Form, Replacement Cost,
Limit currently \$163,725,041
Deductible: \$10,000

General Liability Insurance

Carrier: Philadelphia Indemnity Insurance
Co PHPK2650263004
Policy Term: February 1, 2026 to February 1, 2027
LIMIT: \$1,000,000 Per Occurrence
\$2,000,000 Annual Aggregate
Deductible: None

Workers' Compensation

Carrier: Technology Insurance Company
Policy #: TWC4739635
Policy Term: February 1, 2026 to February 1, 2027
LIMIT: Statutory

Umbrella Liability Insurance

Carrier: Philadelphia Indemnity Insurance Co
Policy #: PHUB898818004
Policy Term: February 1, 2026 to February 1, 2027
LIMIT: \$5,000,000 Per Occurrence
\$5,000,000 Annual Aggregate
Retention: \$10,000

Excess Liability Insurance

Carrier: Starstone Specialty Insurance Company
Policy #: CSX90860337P02
Policy Term: February 1, 2026 to February 1, 2027
LIMIT: \$5,000,000 Per Occurrence
\$5,000,000 Annual Aggregate
Deductible: None

Crime / Fidelity Insurance:

Carrier: Continental Casualty Company
Policy #: 619045071
Policy Term: February 1, 2026 to February 1, 2027
LIMIT: \$2,000,000
Computer Fraud Limit: \$2,000,000
Funds Transfer Fraud Limit: \$2,000,000
Deductible: \$5,000

Directors & Officers Insurance:

Carrier: Starr Indemnity & Liability
Policy #: Company 1000624693261
Policy Term: February 1, 2026 to February 1, 2027
LIMIT: \$1,000,000 Per Occurrence
\$1,000,000 Total Aggregate
Deductible: \$50,000

Difference in Conditions Insurance (Earthquake/Flood)

Carrier: Lloyd's of London
Policy #: DSP2607587
Policy Term: February 1, 2026 to February 1, 2027
LIMIT: \$15,000,000
Deductibles: Earthquake and EQSL- 10% per Unit for
Combined Subject to a \$50,000 minimum
per occurrence
Flood – \$50,000 per occurrence

****IMPORTANT NOTICE****

Your personal property and personal liability are NOT COVERED under the Homeowners' Association Master Insurance Policy! An HO6 Policy may be required.

This summary of the association's policies of insurance provides only certain information, as required by subdivision (f) of Section 1365 of the Civil Code and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of insurance. Any association member may, upon request and provision of reasonable notice, review the association's insurance policies and, upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the association maintains the policies of insurance specified in this summary, the association's policies of insurance may not cover your property, including personal property or, real property improvements to or around your dwelling, or personal injuries or other losses that occur within or around your dwelling. Even if a loss is covered, you may nevertheless be responsible for paying all or a portion of any deductible that applies. Association members should consult with their individual insurance broker or agent for appropriate additional coverage.