



PHILADELPHIA INSURANCE COMPANIES

A Member of the Tokio Marine Group

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Bala Cynwyd, Pennsylvania 19004
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PHLY.com

Philadelphia Indemnity Insurance Company A Stock Company (Nonparticipating) COMMON POLICY DECLARATIONS

Policy Number: PHPK2650263

Named Insured and Mailing Address:

Portside Homeowners Association;
Portside Master Owners Association
38 Bryant St
San Francisco, CA 94105-6109

Producer: 101843

Edgewood Partners Insurance Center (E.P.)
3000 Executive Pkwy Ste 325
San Ramon, CA 94583

Policy Period From: 02/01/2024 **To:** 02/01/2025

(925)244-7700

at 12:01 A.M. Standard Time at your mailing
address shown above.

Business Description: Condominium Association

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
Commercial Property Coverage Part	
Commercial General Liability Coverage Part	33,200.00
Commercial Crime Coverage Part	
Commercial Inland Marine Coverage Part	
Commercial Auto Coverage Part	972.00
Businessowners	
Workers Compensation	
UltimateCover Property Coverage Part	158,043.00
Employee Benefits	300.00
Total	\$ 192,515.00
Total Includes Federal Terrorism Risk Insurance Act Coverage	1,582.00

CPD-PIIC-CW (02/21)

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Philadelphia Indemnity Insurance Company
Locations Schedule

Policy Number: PHPK2650263

Premis. Bldg.

No. No. Address

0001 0001 401, 403 Main St
San Francisco, CA 94105

0001 0002 37 Bryant St
San Francisco, CA 94105

0001 0003 Garage
San Francisco, CA 94105

Philadelphia Indemnity Insurance Company

Form Schedule – UltimateCover

Policy Number: PHPK2650263

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

Form	Edition	Description
PI-ULTD-002	1198	Property Coverage Part Declarations
PI-ULTD-005	0513	Additional Coverage Summary Declarations
PI-ULTD-006	1198	UltimateCover Program Blanket Limits
CP0090	0788	Commercial Property Conditions
CP0140	0706	Exclusion of Loss Due to Virus or Bacteria
CP0299	1185	Cancellation Changes
PI-ULT-007	1198	Property Coverage Form
PI-ULT-008	1198	Causes of Loss Form
PI-ULT-009	1198	Crime Coverage Form
PI-ULT-010	1198	Business Income with Extra Expense Coverage Form
PI-ULT-015	1198	Agreed Value Endorsement
PI-ULT-023	0313	Equipment Breakdown Protection Endorsement
PI-ULT-072	0321	Limitations On Fungus, Wet Rot, Dry Rot And Bacteria
PI-ULT-83	0401	Loss of Income due to Workplace Violence
PI-ULT-085	0516	Cap On Losses From Certified Acts Of Terrorism
PI-ULT-088	0419	Changes - Electronic Data
PI-ULT-089	0605	Multiple Deductible Form
PI-ULT-093	1106	Elite Property Enhancement: Condominium Association
PI-ULT-107 CA	0208	Asbestos Exclusion
PI-ULT-142	0813	Collapse - Exclusion And Additional Coverage Re-Stated
PI-ULT-147	0615	Discharge From Sewer, Drain Or Sump(Not Flood-Related)
PI-ULT-148 CA	1016	Equipment Breakdown - Separate Deductible Endorsement
PI-ULT-149	0615	Increased Ordinance Or Law Limits
PI-ULT-165	0616	Condominium Association All In Coverage Endorsement
PI-ULT-238	0119	Continuous Or Repeated Water Damage Exclusion
PI-ULT-257	0322	Flood Redefined

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

This endorsement modifies insurance provided under the following:

ULTIMATE COVER PROPERTY COVERAGE FORM

MULTIPLE DEDUCTIBLE FORM

(FIXED DOLLAR DEDUCTIBLES)

SCHEDULE *

The Deductibles applicable to any one occurrence are shown below:

Prem. No.	Bldg. No.	Deductible	Covered Causes of Loss **
0001	0001	10000	(2)
0001	0001	25000	(3)
0001	0001	10000	(2)
0001	0001	25000	(3)
0001	0002	10000	(2)
0001	0002	25000	(3)
0001	0002	10000	(2)
0001	0002	25000	(3)

* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

** For each deductible listed in this Schedule, enter the number corresponding to the Covered Cause(s) of Loss to which that deductible applies (or enter the description):

- (1) All Covered Causes of Loss
- (2) All Covered Causes of Loss **except** those listed separately
- (3) Water damage
- (4) Lightning
- (5) Windstorm or Hail
- (6) Theft
- (7) "Ice Damming"

The following is added to the DEDUCTIBLE section:

- A. In the event that loss or damage occurs to Covered Property at more than one building location as a result of one occurrence, the largest applicable deductible for that Covered Cause of Loss, shown in the Schedule above or in the Declarations, will apply.
- B. The terms of this endorsement do not apply to any Earthquake Deductible or to any Windstorm or Hail Percentage Deductible provided elsewhere in this policy.

The following is added to the DEFINITIONS section:

"Ice Damming" means water leaking into the interior of the unit, as a result of the weight of snow, ice, or sleet or damage caused by thawing and/or re-freezing of snow, ice or sleet.

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(FIXED DOLLAR DEDUCTIBLES)

SCHEDULE *

The Deductibles applicable to any one occurrence are shown below:

Prem. No.	Bldg. No.	Deductible	Covered Causes of Loss **
0001	0003	10000	(2)
0001	0003	25000	(3)

* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

** For each deductible listed in this Schedule, enter the number corresponding to the Covered Cause(s) of Loss to which that deductible applies (or enter the description):

- (1) All Covered Causes of Loss
- (2) All Covered Causes of Loss **except** those listed separately
- (3) Water damage
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