



## INSURANCE DISCLOSURE

Portside Homeowners Association; Portside Master Owners Association

February 1, 2024

### Property Insurance

Carrier: Philadelphia Indemnity Insurance Co  
Policy #: PHPK2650263  
Policy Term: February 1, 2024 to February 1, 2025  
LIMIT: Special Form, Replacement Cost, Limit  
currently \$158,956,350  
Deductible: \$10,000

### General Liability Insurance

Carrier: Philadelphia Indemnity Insurance Co  
Policy #: PHPK2650263  
Policy Term: February 1, 2024 to February 1, 2025  
LIMIT: \$1,000,000 Per Occurrence  
\$2,000,000 Annual Aggregate  
Deductible: None

### Workers' Compensation

Carrier: Technology Insurance Company  
Policy #: TWC4375978  
Policy Term: February 1, 2024 to February 1, 2025  
LIMIT: Statutory

### Umbrella Liability Insurance

Carrier: Philadelphia Indemnity Insurance Co  
Policy #: PHUB898818  
Policy Term: February 1, 2024 to February 1, 2025  
LIMIT: \$5,000,000 Per Occurrence  
\$5,000,000 Annual Aggregate  
Retention: \$10,000

### Excess Liability Insurance

Carrier: Starstone Specialty Insurance Company  
Policy #: 81036X240ALI  
Policy Term: February 1, 2024 to February 1, 2025  
LIMIT: \$5,000,000 Per Occurrence  
\$5,000,000 Annual Aggregate  
Deductible: None

### Crime / Fidelity Insurance:

Carrier: Continental Casualty Company  
Policy #: 618772728  
Policy Term: February 1, 2024 to February 1, 2025  
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 Company  
Policy #: 1000624693241  
Policy Term: February 1, 2024 to February 1, 2025  
LIMIT: \$1,000,000 Per Occurrence  
\$1,000,000 Total Aggregate  
Deductible: \$50,000

### Difference in Conditions Insurance (Earthquake/Flood)

Carrier: Care West Insurance Company  
Policy #: VC892400036  
Policy Term: February 1, 2024 to February 1, 2025  
LIMIT: \$5,000,000  
Deductibles: Earthquake and EQSL- 10% per Unit for  
Combined Subject to a \$50,000 minimum  
per occurrence  
Flood – \$50,000 per occurrence

**Difference in Conditions Insurance (Earthquake/Flood)**

Carrier: Lloyd's of London  
Policy #: VC372301177  
Policy Term: February 1, 2024 to February 1, 2025  
LIMIT: \$5,000,000 X \$5,000,000  
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.