



"Common Assurance" Umbrella Program

Evidence of Insurance & Purchasing Group Membership

Producer: West Callaway Stotka, Inc.
200 Gregory Lane Building #A
Pleasant Hill, CA 94523

NAMED INSURED:

Walnut Park Walnut Creek Homeowners Association

c/o Association Communication, Inc.
1460 Washington Blvd. A203

Concord, CA 94521

PROGRAM ADMINISTRATOR:

McGowan & Company, Inc.
Home Office – Old Forge Centre
20595 Lorain Road
Fairview Park, OH 44126
(440) 333-6300 / (440) 333-3214 (Fax)
www.mcgowaninsurance.com

ITEM 1. COVERAGE PERIOD: Effective 06/01/2008 To 06/01/2009 At 12:01 A.M. Standard Time
At Your Mailing Address Shown Above

This Insurance Shall Not Apply To Any Claim, Suit, Or Loss
Involving An Occurrence Which Takes Place Outside Of These Dates.

EVIDENCE NUMBER: 79578749-44763

ITEM 2. INSURER: A. \$ 15,000,000 / \$ 15,000,000 X/S Primary

Federal Insurance Company

ITEM 3. LIMITS OF INSURANCE:

\$	15,000,000	Each Occurrence
\$	15,000,000	General Aggregate
\$	15,000,000	Products - Completed Operations Aggregate
\$	10,000	Insured's Retained Limit

(Unless Modified By This "Evidence Of Insurance & Purchasing
Group Membership," An Endorsement, And/Or The Policy)

ITEM 4. FORMS, TERMS & CONDITIONS ATTACHED AT INCEPTION:

Evidence Of Insurance & Purchasing Group Membership	[CPGU-EOI-01 (Federal)(v01.01.2007)]
Schedule of Named Insureds – Endorsement	[CPGU-EOI-02 (Federal)(v01.01.2007)]
Schedule of Insured Locations – Endorsement	[CPGU-EOI-03 (Federal)(v01.01.2007)]

See Schedule Of Forms [Form 07-02-0822 (Rev. 7-01)] For Other Forms Attached At Inception

ITEM 5. WARRANTED UNDERLYING POLICIES & MINIMUM UNDERLYING LIMITS:

Subject To The Other Terms, Conditions, And Exclusions Of This "Evidence Of Insurance & Purchasing Group Membership" And The Policy Of Insurance, This Umbrella Policy Shall Not Apply To Any Claim, Suit, Or Loss Unless: (a) The Insured Purchases An Underlying Policy Of The Type Listed Below; (b) Said Underlying Policy Applies To Said Claim, Suit, Or Loss; (c) Said Underlying Policy Was Issued With – At A Minimum - The Limits Detailed Below; (d) The Insured Keeps Said Underlying Policy In Force At All Times This Evidence Of Insurance & Purchasing Group Membership" Is In Force; and, (e) Said Underlying Policy Is Marked As "Scheduled Underlying Insurance" In "Item 7." Of This "Evidence Of Insurance & Purchasing Group Membership."

COMMERCIAL GENERAL LIABILITY

\$1,000,000	Per Occurrence, Per Location
\$2,000,000	General Aggregate Per Location
\$1,000,000	Products/Completed Operations Aggregate
\$1,000,000	Personal & Advertising Injury

GL Policies Covering Multiple Locations Owned By The Insured Must Contain A "Per Location" Aggregate Endorsement.

AUTOMOBILE LIABILITY

\$1,000,000 Combined Single Limit

NO AUTOMOBILE LIABILITY COVERAGE IS PROVIDED BY THIS UMBRELLA LIABILITY POLICY UNLESS AUTOMOBILE LIABILITY IS SCHEDULED AS AN UNDERLYING POLICY IN THE "SCHEDULE OF UNDERLYING INSURANCE." SEE 07-02-1993 (Ed. 3-04).

EMPLOYERS LIABILITY

\$100,000	Bodily Injury By Accident - Each Accident
\$500,000	Bodily Injury By Disease – Policy Limit
\$100,000	Bodily Injury By Disease – Each Employee

NO EMPLOYERS LIABILITY COVERAGE IS PROVIDED BY THIS UMBRELLA LIABILITY POLICY UNLESS EMPLOYERS LIABILITY IS SCHEDULED AS AN UNDERLYING POLICY IN THE "SCHEDULE OF UNDERLYING INSURANCE." SEE 07-02-1993 (Ed. 3-04).

EMPLOYEE BENEFITS LIABILITY

\$1,000,000	Per Claim
\$1,000,000	Aggregate

NO EMPLOYEE BENEFITS LIABILITY COVERAGE IS PROVIDED BY THIS UMBRELLA LIABILITY POLICY UNLESS EMPLOYEE BENEFITS LIABILITY IS SCHEDULED AS AN UNDERLYING POLICY IN THE "SCHEDULE OF UNDERLYING INSURANCE." SEE 07-02-1993 (Ed. 3-04).

DIRECTORS & OFFICERS LIABILITY

\$1,000,000	Per Claim
\$1,000,000	Aggregate

NO DIRECTORS & OFFICERS LIABILITY COVERAGE IS PROVIDED BY THIS UMBRELLA LIABILITY POLICY UNLESS DIRECTORS & OFFICERS LIABILITY IS SCHEDULED AS AN UNDERLYING POLICY IN THE "SCHEDULE OF UNDERLYING INSURANCE." SEE 07-02-1993 (Ed. 3-04).

ITEM 5. WARRANTED UNDERLYING POLICIES & MINIMUM UNDERLYING LIMITS:

(Continued)

LIQUOR LIABILITY

\$1,000,000 Each Common Cause
\$1,000,000 Aggregate

NO LIQUOR LIABILITY COVERAGE IS PROVIDED BY THIS UMBRELLA LIABILITY POLICY UNLESS LIQUOR LIABILITY IS SCHEDULED AS AN UNDERLYING POLICY IN THE "SCHEDULE OF UNDERLYING INSURANCE." **SEE 07-02-1993 (Ed. 3-04).**

Liquor Liability Policies Covering Multiple Locations Owned By The Insured Must Contain A "Per Location" Aggregate Endorsement.

GARAGEKEEPERS LEGAL LIABILITY

\$1,000,000 Per Occurrence

NO GARAGEKEEPERS LEGAL LIABILITY COVERAGE IS PROVIDED BY THIS UMBRELLA LIABILITY POLICY UNLESS GARAGEKEEPERS LEGAL LIABILITY IS SCHEDULED AS AN UNDERLYING POLICY IN THE "SCHEDULE OF UNDERLYING INSURANCE." **SEE 07-02-1993 (Ed. 3-04).**

GARAGE LIABILITY

\$1,000,000 Per Occurrence

NO GARAGE LIABILITY COVERAGE IS PROVIDED BY THIS UMBRELLA LIABILITY POLICY UNLESS GARAGE LIABILITY IS SCHEDULED AS AN UNDERLYING POLICY IN THE "SCHEDULE OF UNDERLYING INSURANCE." **SEE 07-02-1993 (Ed. 3-04).**

UNINSURED / UNDERINSURED MOTORISTS LIABILITY

\$1,000,000 Per Occurrence

NO UNINSURED / UNDERINSURED MOTORISTS LIABILITY COVERAGE IS PROVIDED BY THIS UMBRELLA LIABILITY POLICY UNLESS UNINSURED / UNDERINSURED MOTORISTS LIABILITY IS SCHEDULED AS AN UNDERLYING POLICY IN THE "SCHEDULE OF UNDERLYING INSURANCE." **SEE 07-02-1993 (Ed. 3-04).**

PESTICIDE OR HERBICIDE APPLICATOR LIABILITY

\$1,000,000 Per Occurrence

NO PESTICIDE OR HERBICIDE APPLICATOR LIABILITY COVERAGE IS PROVIDED BY THIS UMBRELLA LIABILITY POLICY UNLESS PESTICIDE OR HERBICIDE APPLICATOR LIABILITY IS SCHEDULED AS AN UNDERLYING POLICY IN THE "SCHEDULE OF UNDERLYING INSURANCE." **SEE 07-02-1993 (Ed. 3-04).**

All Underlying Coverages Must Be Written On An Occurrence Form, Except Employee Benefits Liability. Underlying Carriers Must Be Rated A- / VI Or Better By A.M. Best (Except For Underlying Employers Liability Carriers, Which Must Be Rated B++ / VI Or Better By A.M. Best), Unless A Specific Acceptance Of A Carrier With An A.M. Best Rating Lower Than A- / VI Is Made By The Underwriter.

ITEM 6. COVERAGE MODIFICATIONS TO TERMS, CONDITIONS & EXCLUSIONS:

This Item Supercedes Any Provision In The Policy, Endorsements, "Schedule Of Named Insureds – Endorsement," "Schedule Of Insured Locations – Endorsement," Or This "Evidence Of Insurance & Purchasing Group Membership" Granting Or Restricting Coverage To The Contrary.

Other:

ITEM 7. SCHEDULED UNDERLYING INSURANCE ("SCHEDULE OF UNDERLYING INSURANCE"):

The Only **Scheduled Underlying Insurance Policies** ("Scheduled Underlying Policies") Are Those Marked With An "X" Below: [See 07-02-1993 (Ed. 3-04)]

Policy Type:

- General Liability**
- Hired & Non-Owned Automobile**
- Owned Automobile Liability**
- Employers Liability**
- Employee Benefits Liability**
- Directors & Officers Liability**
- Liquor Liability**
- Garagekeepers Legal Liability**
- Garage Liability**
- Uninsured / Underinsured Motorists Liability**
- Pesticide Or Herbicide Applicator Liability**
- Terrorism Liability**
- Other:**
- Other:**

Please Be Advised That This Policy Shall Not Apply To Any Claim, Suit Or Loss If Such Claim, Suit Or Loss Is Not Covered By A Scheduled Underlying Insurance Policy Marked With An "X" Above.

With Regards Scheduled Underlying Insurance Policies:

Carriers: Per Application on File With Carrier
Limits: See 07-02-1993 (Ed. 3-04)
Premiums: Per Application on File With Carrier
Effective Dates: Per Application on File With Carrier

ITEM 8. SCHEDULE OF NAMED INSUREDS & SCHEDULE OF INSURED LOCATIONS:

See 07-02-1993 (Ed. 3-04).

See Attached "Schedule of Named Insureds - Endorsement" [CPGU-EOI-02 (Federal)(v01.01.2007)]

See Attached "Schedule of Insured Locations - Endorsement" [CPGU-EOI-03 (Federal)(v01.01.2007)]

ITEM 9. IMPORTANT COVERAGE NOTES & ADDITIONAL TERMS, CONDITIONS & EXCLUSIONS:

- (1) **THIS INSURANCE DOES NOT APPLY TO ANY ENTITY WHICH DOES NOT APPEAR ON THE ATTACHED "SCHEDULE OF NAMED INSUREDS – ENDORSEMENT" AND 07-02-1993 (ED. 3-04).**
- (2) **THIS INSURANCE DOES NOT APPLY TO ANY LOCATION WHICH DOES NOT APPEAR ON THE ATTACHED "SCHEDULE OF INSURED LOCATIONS – ENDORSEMENT."**
- (3) You Must Notify Us If You Add Named Insureds Or Insured Locations. This Policy Does Not Provide Automatic Coverage To Newly-Acquired Premises.
- (4) You Must Notify Us If There Are Changes To The Scheduled Underlying Insurance Policies.
- (5) You Must Notify Us If You Have A Change In Operations Or Exposures Which Increases The Insurance Company's Risk Of Loss.
- (6) Any Term, Condition, Or Exclusion Contained Within The "Evidence Of Insurance & Membership Agreement" Supercedes Any Provision In The Policy, Endorsements, "Schedule Of Named Insureds – Endorsement," Or "Schedule Of Insured Locations – Endorsement," Granting Or Restricting Coverage To The Contrary.
- (7) The Umbrella Premium Is Subject To A Minimum Earned Premium Of \$1,000.00.

ITEM 10. SCHEDULE OF CHARGES

Total Premium, Fees, Surcharges & Taxes (If Applicable): \$ 3,800.00

Premium:	\$ 3,344.00	Charged By Insurance Company
Purchasing Group Membership Fee:	\$ 456.00	Charged By Purchasing Group
Surplus Lines Tax:	\$ 0	Charged By State
Stamping Fee:	\$ 0	Charged By State
Other State Or Municipal Surcharge:	\$ 0	Charged By State Or Municipality
Loss Control Inspection Fee:	\$ 0	Charged By Program Administrator Or Inspection Service

Purpose & Effect Of "Application For Insurance & Purchasing Group Membership." By Signing An "Application For Insurance & Purchasing Group Membership" (Hereinafter "Application"), Applicant Agreed: (1) To Become A Member Of Community Associations PG, Inc. (Hereinafter "PG"); (2) To Participate In A Program Of Insurance Designed Exclusively For The Members Of PG; (3) To Accept, Abide By, And Be Bound By The "Terms & Conditions Of Insurance" Posted At www.purchasinggroups.com; (4) To Accept, Abide By, And Be Bound By The "Membership Agreement – Terms & Conditions Of Membership" Posted At www.purchasinggroups.com; (5) To Pay All Premiums (Including Audit And Additional Premiums, If Applicable), Fees (Including Broker & Purchasing Group Membership Fees), And State & Federal Taxes & Surcharges When Due (If Applicable); (6) That Any Additional Material Supplied By Applicant Or Applicant's Insurance Broker To The Managing General Underwriter For A Given Program Of Insurance Becomes A Material Part Of The Application For Insurance; (7) That The Application Which It Signed Was The Basis Of The Contract [Policy &/Or "Evidence Of Insurance" (Hereinafter "EOI")], Whether Or Not Said Application Was/Is Attached To The Policy &/Or EOI; And, (8) That The Application Is A Material Part Of The Policy &/Or EOI, Whether Or Not It Is Attached To The Policy &/Or EOI.

Disclosure Pursuant To Federal Law Regarding Purchasing Groups [U.S.C. 15 3901, Et Seq.] PG Is A "Purchasing Group," As Defined Under Federal Law, Formed To Purchase Liability Insurance On A Group Basis For Its Members To Cover The Similar Or Related Liability Exposure(s) To Which The Members Of PG Are Exposed By Virtue Of Their Related, Similar, Or Common Business Or Service. Members Do Not Share Limits And Each Member Is Provided With Its Own Policy &/Or EOI.

Disclosure Pursuant to Terrorism Risk Insurance Act of 2002. By Signing Below, Applicant Agrees That It Has Read And Understands The "Disclosure Pursuant To The Terrorism Risk Insurance Act Of 2002" Which Appears At www.purchasinggroups.com

To Learn More. Please Visit www.purchasinggroups.com, Which Contains More Information About Your Purchasing Group And Purchasing Groups, In General, As Well As Your Insurance Coverage, Premiums, Fees, Taxes, The MGUs' Income, And Your Insurance Broker's Income.