



**PETRINI PLACE HOMEOWNERS ASSOCIATION**  
**INSURANCE SUMMARY**  
**11/29/2025 TO 11/29/2026**

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**COMMERCIAL PROPERTY:**

**Insurance Carriers:**

- Certain Underwriters at Lloyds, London
- Kinsale Insurance Company
- Gotham Insurance Company
- Landmark American Insurance Company
- Convex Insurance UK Limited

Property Coverage Limit at Replacement Cost: \$76,000,000

No Coinsurance Applies

For Buildings, Business Personal Property and Loss of Income/Dues

Building Ordinance:

Loss to Undamaged Property	Included
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Demolition/Increased Cost of Construction	\$ 7,579,950
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Equipment Breakdown:

None

Deductible-All Perils Property Losses:	\$ 50,000
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Deductible-Water Damage Losses:	\$ 75,000
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**COMMERCIAL GENERAL LIABILITY**

**Insurance Carrier: Kinsale Insurance Company**

Bodily Injury/Property Damage Limit:	\$ 1,000,000 per occurrence/
	\$ 2,000,000 aggregate

Deductible:	\$ 5,000
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**CRIME/EMPLOYEE DISHONESTY**

**Insurance Carrier: Continental Casualty Insurance Company**

Limit of Insurance:	\$ 800,000
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**DIRECTORS & OFFICERS LIABILITY**

**Insurance Carrier: Continental Casualty Insurance Company**

Liability Limit	\$ 1,000,000 per occurrence
Deductible:	\$ 5,000

Includes Property Manager as Additional Insured.

Full-Service Insurance Agency

817 Mission Avenue • San Rafael • California 94901

① 415-454-0100 ② 415-454-8311 ③ Toll Free 888-822-4INS(4467) ④ [www.michaelmillerinsurance.com](http://www.michaelmillerinsurance.com)

California Insurance License 0541868

## **UMBRELLA LIABILITY**

### **Insurance Carrier: Federal Insurance Company**

Limit of Liability: \$25,000,000 per occurrence/  
\$25,000,000 aggregate

Excess of underlying General Liability and Directors & Officers Liability.

## **WORKERS COMPENSATION LIABILITY (NON-PAYROLL)**

### **Insurance Carrier: Farmers Insurance Exchange**

Bodily Injury by Accident-each accident:	\$ 1,000,000
Bodily Injury by Disease- each employee	\$ 1,000,000
Bodily Injury by Disease – annual aggregate	\$ 1,000,000

**EARTHQUAKE/DIC: No coverage in force with our Agency.**

**FLOOD: No coverage in force with our Agency.**

**NOTE: This master policy does NOT cover personal property or personal liability of either the unit owner or tenant.**

This summary of the association's policies of insurance provides only certain information, as required by subdivision (e) of Section 5300 (b) (9) 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.