



MICHAEL MILLER INSURANCE

SINCE 1977

PARKVIEW RECREATION ASSOCIATION INC.

INSURANCE SUMMARY

08/15/2025 TO 08/15/2026

PROPERTY

Insurance Carrier: Philadelphia Indemnity Insurance Company

Building Limit at Extended Replacement:	\$27,943,813
Equipment Breakdown:	\$22,355,050
Building Ordinance Coverage:	
Contingent Liability	\$22,355,050
Demolition	\$ 500,000
Increased Cost of Construction	\$ 2,000,000
Loss of Business Income Due to Covered Loss	\$ 290,160
Back-up Sewer & Drains	Included
Deductible:	\$ 25,000

CRIME-EMPLOYEE DISHONESTY

Insurance Carrier: Philadelphia Indemnity Insurance Company

Limit of Insurance:	\$ 150,000
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COMPREHENSIVE GENERAL LIABILITY

Insurance Carrier: Philadelphia Indemnity Insurance Company

Bodily Injury/Property Damage Limit:	\$ 1,000,000 per occurrence/ \$ 2,000,000 aggregate
Premises Medical Payments:	\$ 5,000

DIRECTORS & OFFICERS LIABILITY

Insurance Carrier: Continental Casualty Company

Liability Limit:	\$ 1,000,000 per occurrence/ \$ 1,000,000 aggregate
Deductible:	\$ 1,000
Includes discrimination, libel & slander, Property Manager as Additional Insured	

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Full-Service Insurance Agency

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California Insurance License 0541868

COMMERCIAL LIABILITY UMBRELLA**Insurance Carrier: Federal Insurance Company**

Limit of Liability: \$15,000,000 per occurrence/
\$15,000,000 aggregate

Excess of underlying primary General Liability,
Auto Liability and Directors & Officers Liability

NON-PAYROLL WORKERS COMPENSATION:**Insurance Carrier: Mid-Century Insurance Company**

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.