

Community Association Policy

Declarations

NOTICE:

WITH RESPECT TO ASSOCIATION LIABILITY COVERAGE PART, THIS IS A CLAIMS MADE POLICY AND, SUBJECT TO ITS PROVISIONS, APPLIES ONLY TO ANY CLAIM FIRST MADE AGAINST THE NAMED ENTITY INSURED DURING THE POLICY PERIOD. NO COVERAGE EXISTS FOR CLAIMS FIRST MADE AFTER THE END OF THE POLICY PERIOD UNLESS, AND TO THE EXTENT THAT, THE EXTENDED REPORTING PERIOD APPLIES.

UNDER THE ASSOCIATION LIABILITY COVERAGE PART, "DEFENSE COSTS" ARE INCLUDED WITHIN THE APPLICABLE LIMIT OF LIABILITY AND ARE SUBJECT TO A RETENTION. THIS COULD RESULT IN THE LIMIT OF LIABILITY BECOMING COMPLETELY EXHAUSTED BY THE PAYMENT OF DEFENSE COSTS AND TO THE EXTENT THAT THE POLICY LIMITS ARE THEREBY EXCEEDED, THE INSURER SHALL NOT BE LIABLE FOR DEFENSE COSTS OR FOR THE AMOUNT OF ANY JUDGMENT OR SETTLEMENT.

THE CRIME COVERAGE PART APPLIES TO A COVERED LOSS SUSTAINED RESULTING FROM ACTS OR EVENTS OCCURRING DURING THE POLICY PERIOD UNLESS CERTAIN CONDITIONS CONCERNING PRIOR INSURANCE ARE MET.

PLEASE REVIEW THIS POLICY CAREFULLY AND DISCUSS THE COVERAGE WITH YOUR INSURANCE AGENT OR BROKER.

NAMED ENTITY AND MAILING ADDRESS		NAMED ENTITY NUMBER AND PHYSICAL ADDRESS	
Item 1	WINDSOR APARTMENTS, INC. 4705 & 4901 HENLY HUDSON PARKWAY Riverdale, NY 10471		WINDSOR APARTMENTS, INC. 4705 & 4901 HENLY HUDSON PARKWAY Riverdale, NY 10471
POLICY NUMBER		INSURER	
0251199074			Continental Casualty Company CNA Plaza, Chicago, IL 60605.

Item 2. Policy Period: 2/26/2010 to 2/26/2011

12:01 a.m. local time at the address stated in Item 1.

Item 3. Policy Premium: \$ 918.00

Item 4. Notices to Insurer:

Claims: Claim Manager
Continental Casualty Company
CNA Global Specialty Lines
40 Wall Street, 7th Floor
New York, New York 10005

All other notices:
Ian H. Graham Insurance, a division of
Affinity Insurance Services, Inc.
Managing General Underwriter
707 Wilshire Blvd, Suite 2600
Los Angeles, CA 90017

Item 5A. Coverage:

This Policy is issued with the Limits of Liability and Retentions set forth, subject to the Prior or Pending Date, if applicable all as set forth in the schedule below.

Defense Costs are included within the applicable limit of liability for Association Liability Coverage Part. Defense costs are neither covered nor included within the applicable limit(s) of liability for the Crime Coverage Part.

This Policy includes only those coverages designated with a "Yes" as "included" in column ① of the Coverage Schedule set forth below. If neither "Yes" or "No" is designated for a Coverage Part or a specific Crime Coverage Part Insuring Agreement, such Coverage Part or specific Crime Coverage Part Insuring Agreement is not included.



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Endorsement

AMENDMENT OF DECLARATIONS

In consideration of the premium paid for this Policy, it is understood and agreed that the following amendment is made part of your policy:

The following items of the *Declarations* are deleted in their entirety and replaced by the following:

New Policy Premium: \$1,081.00 plus taxes and/or surcharges.

New Retentions: \$5,000

New Limit of Liability: \$700,000.

All other terms and conditions of the Policy remain unchanged.



This endorsement forms a part of the policy. It is subject to the same inception date, unless otherwise stated. This endorsement expires concurrently with said policy.

01 Must be Completed	POLICY NO.	
ENDT. NO.	0251199074	
G-145133-A		

Complete Only When This Endorsement is Not Prepared with the Policy or is Not to be Effective with the Policy	EFFECTIVE DATE OF THIS ENDORSEMENT
ISSUED TO	02/26/2010
WINDSOR APARTMENTS, INC.	

John S Brown
Authorized Representative

Community Association Policy

Declarations

These Declarations, along with the completed and signed Application, the Policy, and any written endorsements attached shall constitute the contract between the Named Entity Insureds and the Insurer

John S Brown

Authorized Representative:

Date: 11/12/2009

