

CERTIFICATE OF INSURANCE



Community Association Underwriters of America, Inc.

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICY BELOW.

PRODUCER

COMMUNITY ASSOCIATION UNDERWRITERS OF AMERICA
 40 LAKE BELLEVUE, SUITE 100
 BELLEVUE, WA 98005-

If you have any corrections or changes please Fax to
 (267)757-7410, e-mail to certs@cauinsure.com
 or visit our website at www.cauinsure.com.

COMPANY

A QBE Insurance Corporation

POLICY NUMBER
 CAU310507

EFFECTIVE DATE
 11/15/2009

EXPIRATION DATE
 11/15/2012

INSURED

SILVER FIRS TOWNHOMES HOMEOWNERS ASSOCIATION
 C/O PHILLIPS REAL ESTATE SERVICES, INC.
 223 TAYLOR AVENUE NORTH #200
 SEATTLE, WA 98109

COVERAGES

THIS IS TO CERTIFY THAT THE INSURANCE LISTED BELOW HAS BEEN ISSUED TO THE NAMED INSURED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED IS SUBJECT TO ALL TERMS, EXCLUSIONS AND CONDITIONS OF POLICIES SHOWN. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

A	PROPERTY	AMOUNT OF INSURANCE	DEDUCTIBLE
	RESIDENTIAL BUILDINGS	Guaranteed Replacement Cost	10,000
	OTHER BUILDINGS	Guaranteed Replacement Cost	10,000
	STRUCTURES	Guaranteed Replacement Cost	10,000
	COMMUNITY PERSONAL PROPERTY	Guaranteed Replacement Cost	10,000
A	EARTHQUAKE	49,550,000	10% per building
A	FLOOD	None	
A	LIABILITY	LIMIT OF INSURANCE	TYPE OF LIMIT
	BODILY INJURY AND PROPERTY DAMAGE	2,000,000	OCCURRENCE
	PERSONAL INJURY AND ADVERTISING INJURY	2,000,000	OFFENSE
	PROPERTY DAMAGE LEGAL LIABILITY - REAL PROPERTY	1,000,000	OCCURRENCE
	MEDICAL PAYMENTS	5,000	EACH PERSON
A	DIRECTORS & OFFICERS LIABILITY	EACH LOSS	EACH POLICY YEAR
	ERRORS & OMISSIONS INSURANCE	2,000,000	2,000,000
A	FIDELITY	AMOUNT OF INSURANCE	
	EMPLOYEE DISHONESTY	50,000	

CANCELLATION

SHOULD ANY OF THE DESCRIBED POLICIES BE CANCELLED BEFORE EXPIRATION DATE, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE: _____

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CAU203855

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11/15/2008

EXPIRATION DATE

11/15/2009

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	STRUCTURES	Guaranteed Replacement Cost	10,000
	COMMUNITY PERSONAL PROPERTY	Guaranteed Replacement Cost	10,000
A	EARTHQUAKE	45,800,000	10% per building
A	FLOOD	None	
A	LIABILITY	LIMIT OF INSURANCE	TYPE OF LIMIT
	BODILY INJURY AND PROPERTY DAMAGE	2,000,000	OCCURRENCE
	PERSONAL INJURY AND ADVERTISING INJURY	2,000,000	OFFENSE
	PROPERTY DAMAGE LEGAL LIABILITY - REAL PROPERTY	1,000,000	OCCURRENCE
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AUTHORIZED REPRESENTATIVE: *Dorothy H. Cannon*