

Public Service Mutual Insurance Company

One Park Avenue
New York, NY 10016-5807

BUSINESSOWNERS DECLARATION

RENEWAL

Policy Number: [REDACTED]

Renewal of [REDACTED]

Named Insured and Mailing Address:

[REDACTED]
c/o Excelsior Property Mgmt.
4 Monroe Parkway, Suite G
Lake Oswego, OR 97035

Producer and Mailing Address:

Heffernan Insurance Brokers
P.O. Box 69038
Portland, OR 97239
Tel. (503) 226-1320

The policy period is from **8/19/2005** to **8/19/2006** 12:01 A.M. Standard Time at your mailing address shown above.

Business Description: Condominium

Mortgage Holder Name and Address: See attached Mortgage Holder information (if applicable)

Form of Business: Other - Non-Profit

Applicable Form: Special

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

Description of Premises: See attached

Property: See attached

Deductible: \$1,000

Optional Coverage / Exterior Building Glass Deductible: \$250

Liability and Medical Payments

Except for Fire Legal Liability, each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to Paragraph D.4. of the Businessowners Liability Coverage Form.

Limits of Insurance

Liability and Medical Expenses	\$1,000,000	
Medical Expenses	\$5,000	per person
Fire Legal Liability	\$100,000	any one fire or explosion

Optional Coverages : See Summary of Endorsements

Form(s) and Endorsement(s) made a part of this policy at time of issue:

See Summary of Endorsements

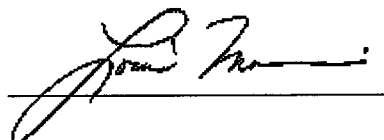
Total: \$7,557.00

"Certified Act of Terrorism" Premium: \$68.00

Total Annual Premium: \$7,625.00

Countersigned:

By:



Authorized Representative

Page 1 of 5

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Description of Premises

Prem. <u>No.</u>	Bldg. <u>No.</u>	<u>Location</u>
1	1	[REDACTED] Portland, OR 97209-3533

Property

Prem. <u>No.</u>	Bldg. <u>No.</u>	Limits of Insurance <u>for Buildings</u>	Automatic Increase <u>Building Limit (%)</u>	Limits of Insurance for <u>Business Personal Property</u>
1	1	\$3,932,000	Up to 8%	\$0

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Summary of Endorsements

- BP 0006 (01/97) Businessowners Liability Coverage Form
- BP 0009 (01/97) Businessowners Common Policy Conditions
- BP 0404 (01/96) Hired Auto and Non-Owned Auto Liability
Number of Employees: 26 - 100 Employees
Liability Limit: \$1,000,000
- BP 0439 (01/96) Abuse Or Molestation Exclusion
- BP 1004 (04/98) Exclusion of Certain Computer-Related Losses
- BP 1005 (04/98) Excl. - Year 2000 Computer-Related and Other Elec. Problems
- PSM 7000 (04/97) Businessowners Enhancement Endorsement
- PSM 5148 (10/98) D&O Liability Coverage
Number of Units: 1-50
Retention: \$500
Limits: \$1,000,000 each wrongful act / \$1,000,000 aggregate
Area: Not Applicable
Garage Occupancy: No
- IL 0139 (10/91) - Oregon Changes
- IL 0279 (6/92) Oregon Changes - Cancellation and Nonrenewal
- PSM 5149(10/98) Directors & Officers
- PSM 5174(05/99) Loss Payment Amendment
- BP 05 12 01 02 - Exclusion of Terrorism (With Limited Exception)
- BP 05 13 01 02 - War or Terrorism Exclusion
- BP 0002 (01/97) Businessowners Special Property Coverage Form
- BP 0417 (01/96) Employment-Related Practices Exclusion

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- PSM 52 68 (11/02) Pathogenic Organisms
- PSM 52 69 (11/02) Pathogenic Organisms
- PSM 9901 (01/05) - Policyholder Disclosure Notice Of Terrorism Coverage
- PSM 5266 (03/04) Depreciation - Supplemental Definition
- PSM 6001 (03/04) Intra - Insured Exclusion
- PSM 5267 (08/02) Supplementary Payments
- PSM 5312 (03/04) Punitive / Exemplary Damages
- PSM 5314 (03/04) Collapse Limitation
- PSM 5315 (03/04) Deductible Amendment
- PSM 5321 (03/04) Back-up / Overflow Limitation
- PSM 5324 (03/04) Criminal / Illegal Acts Exclusion
- BP 0564 (10/04) - Conditional Exclusion of Terrorism
Schedule Information OR

Loc.

- 1 BP 0412 (01/87) Limitation of Coverage to Designated Premises
Desc Of Premises: 1314 NW Irving St., Portland, OR 97209
- 1 BP 05 38 (12/02) - Limited Terrorism Exclusion(Other Than Certified Acts Of
- 1 BP 05 42 (11/02) - Exclusion Of Punitive Damages Related To A Certified Act
- 1 BP 05 34 (11/02) - Limited Exclusion Of Acts Of Terrorism(Other Than Certif

Loc. Bldg.

- 1 1 PSM 7001 (04/97) Lead Exclusion
- 1 1 PSM 5325 (03/04) Additional Condominium Property Not Covered

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Summary of Endorsements

1 1 BP 1701 (01/97) Condominium Association Coverage

BP 0446 (01/96) Ordinance Or Law Coverage

<u>Prem. No.</u>	<u>Bldg. No.</u>	<u>Cov. 2 Limit</u>	<u>Cov. 3 Limit</u>
1	1	\$393,200	\$786,400