



AAA Insurance  
underwritten by CSAA Insurance Exchange  
PO Box 22221 Oakland, CA 94623-2221 800.922.8228

# Unit Owners Policy Declarations

Renewal

For questions or changes call: 800.922.8228

## Named Insured and Mailing Address

AMMAR HUSAIN  
117 TOPAZ WAY  
SAN FRANCISCO, CA 94131-2535

Policy Number: CAH6225121039

Membership Number: 4290050216379319

Your Policy Period	From: 03/06/2025	12:01 A.M. Standard Time, but not prior to the time applied for or, if this is a replacement Declarations, not prior to the time coverage change was requested.
	To: 03/06/2026	12:01 A.M. Standard Time.

## Agency Information

DAVID SCOTT  
888 S 2000 E  
CLEARFIELD, UT 84015  
(385) 430-8238

Notice Date: 01/07/2025

Home Phone #:

Business Phone #:

## Insured Location

117 TOPAZ WAY  
SAN FRANCISCO, CA 94131

## Named Insured(s)

AMMAR HUSAIN

## Description of Property

Premium to be paid by: CENTRAL LOAN ADMINISTRATION &

YR Built	Construction Type	Occupancy	# of Family Units
1978	Frame	Owner Occupied	1-Single Family

Coverages and Limits of Insurance: Insurance is provided for the following coverages only when a limit is shown. The limit of liability for this structure (Coverage A – Dwelling) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific Information that you have provided about your home.

Section I			Section II	
A	C	D	E	F
Dwelling	Personal Property	Loss of Use	Personal Liability Each Occurrence	Medical Payments to Others
\$251,500	\$106,800	\$21,500	\$1,000,000	\$1,000

**Building Code Upgrade Coverage - 10% of the Coverage A Limit shown above may be used for increased costs due to enforcement of ordinance or law. Term, conditions, and restrictions are outlined in the California Building Code Upgrade Coverage Disclosure.**

**Section I Only:** Your Section I Coverage Limits have been changed to reflect changes in Construction costs and other matters affecting replacement costs

Deductible- Section I
\$1,000 (In case of loss under Section I, we cover only that part of the loss over the deductible)

**This policy does not provide Earthquake Insurance.**

**This policy does not provide Flood Insurance.**

## Forms and Endorsements

Form Number	Forms and Endorsements Made Part of this Policy	Premium
61 7506 10012010 (CA 7/2015)	Homeowners Policy Unit-Owners Form	Included
HS AE6 CA 09 22	Amendatory Endorsement - California	Included
438BFUNS CA	Lenders Loss Payable	Included
HO 04 96 10 00	No Section II - Liability Coverage for Home Day Care Business	Included
HW 09 15 06 10	Vicious Dogs & Dogs with Prior Bite History Liability Exclusion	Included
Basic Policy Premium:		\$1,347.00
Endorsements Premium:		\$80.00
Seismic Safety Fee:		\$0.15
Total Policy Premium:		\$1,427.15

Form Number	Forms and Endorsements Made Part of this Policy	Premium
HW 24 82 06 10	Personal Injury	Included
HS ERC6 CA 09 22	Extended Replacement Cost Limit For Coverage A: 150%	Included
HO-90 10 86	Workers' Compensation and Employers' Liability Insurance	Included
HO-60C 06 10	\$1,000 Deductible	Included
HO-29 08 05	Replacement Value - Personal Property	\$80.00

#### Discounts Information

Discount Applied	Saving
New Policy Discount	\$95.00
AAA Membership Discount	\$68.00
Please contact Customer Service to learn about discounts you may be eligible for.	<b>Total Discount Savings</b> \$163.00

#### Other Interests

Name and Address	Loan Number
<b>1. Mortgagee/Lender</b> CENTRAL LOAN ADMINISTRATION & REPORTING PO BOX 202028, FLORENCE, SC 29502	4789944958

For your protection, California law requires that you be made aware of the following: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.