



Philadelphia Insurance Companies
 One Bala Plaza, Suite 100, Bala Cynwyd, PA 19004
 610.617.7900 Fax: 610.617.7940
 www.phly.com

COVERAGE IS PROVIDED BY THE COMPANY CHECKED BELOW:

Policy Number: PHUB264859

- Philadelphia Indemnity Insurance Company (PIIC)
 Philadelphia Insurance Company (PIC)

COMMERCIAL EXCESS LIABILITY DECLARATIONS

NAMED INSURED: WYNDGATE VILLAGE HOMEOWNERS ASSOCIATION
 C/O Double Diamond Mgmt Company
 MAILING ADDRESS: 5480 Reno Corporate Dr, Ste 100
 RENO NV 89511-2281

POLICY PERIOD:

From: 04/12/2009 To: 04/12/2010 at 12:01 A.M. Standard Time at your mailing address shown above.

Form of Business: Organization

Business Description: HOMEOWNERS ASSOCIATION

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.

LIMITS OF LIABILITY

Item 1.	\$	10,000	Retained Limit
Item 2.	\$	3,000,000	Each Occurrence
Item 3.	\$	3,000,000	General Aggregate Limit
Item 4.	\$	3,000,000	Products / Completed Operations to Aggregate

Retroactive Date: N/A if shown, applicable only to Non Profit D&O Liability
 (Applicable when underlying General Liability Insurance is written on a claims-made basis.)

Policy Premium: \$1,200.00

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. 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. DEFENSE COSTS INCURRED UNDER COVERAGE PARTS A REDUCE THE LIMIT OF LIABILITY AND ARE SUBJECT TO THE RETENTION. PLEASE REVIEW THE 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. WYNDGATE VILLAGE HOMEOWNERS ASSOCIATION C/O DOUBLE DIAMOND MGMT. CO. 5480 RENO CORPORATE DRIVE #100 RENO, NV 89511		WYNDGATE VILLAGE HOMEOWNERS ASSOCIATION C/O DOUBLE DIAMOND MGMT. CO. 5480 RENO CORPORATE DRIVE #100 RENO, NV 89511	
POLICY NUMBER		INSURER	
0250553337		Continental Casualty Company CNA Plaza, Chicago, IL 60685	

- Item 2. Policy Period: 4/12/2009 to 4/12/2010
12:01 a.m. local time at the address stated in Item 1.
- Item 3. Policy Premium: \$1,506.00
- Item 4. Notices to Insurer:

Claims: Claim Manager
CNA Global Specialty Lines
40 Wall Street, 8th Floor
New York, New York 10005

All other notices:
Ian H. Graham, a division of
Affinity Insurance Services, Inc.
Managing General Underwriter
5161 Lankershim Blvd.
North Hollywood, CA 91601

- Item 5. 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 limits(s) of liability for the Crime Coverage Part.

This Policy includes *only* those coverages designated with a "Yes" as "Included" in column f 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.*