



Burns & Wilcox
40 Years of Excellence

21820 Burbank Blvd., Suite 175, Woodland Hills, CA 91367
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DATE: 3/26/2010

INSURANCE BINDER

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THIS BINDER IS A TEMPORARY INSURANCE CONTRACT, SUBJECT TO THE CONDITIONS SHOWN BELOW.

INSURED: Mandalay Shores Community Assoc.
3844 W. Channel Island Blvd
#316
Oxnard, CA 93032

B&W PRODUCER: Caleb B Whitehouse
AGENT: Richard Cisowski Insurance Agency
1323 Newbury Rd #114
Newbury Park, CA 91320

LOCATION(S) OF RISK:

1: 3844 W. Channel Island Blvd, #316, Oxnard, CA 93032

POLICY EFFECTIVE FROM: 03/27/10 AT 12:01 AM TO 03/27/11 AT 12:01 AM STD TIME AT RISK LOCATION.

FORM OF COVERAGE: DIRECTORS AND OFFICERS CLAIMS MADE **Retro Date:** NONE
Condominium, Homeowners and Other Community Associations

POLICY NO: CBDO10151

INSURER(S):

Line Of Business	Supplier(s)	Participation
DIRECTORS AND OFFICERS	Cranbrook Insurance Company	100.00 %

LIMITS / DEDUCTIBLES:

Loc	Sub Coverage	Limit(s)	Deductible(s)	Co Ins
1	D&O - Each Claim	\$1,000,000	\$1,000 Retention	
1	D&O - General Aggregate	\$1,000,000	\$1,000 Retention	

TOTAL CHARGES:

Premium: \$ 850.00 Directors & Officers
Fee: \$ 185.00 Policy Fee (Fully Earned)

TERM MINIMUM PREMIUM: \$0.00

TOTAL: \$ 1,035.00

EXCLUSIONS:

VIC-NPDOL 018 (08/06) PROFESSIONAL SERVICES EXCLUSION

ENDORSEMENTS:

VIC-NPDOL (08/06) - COMMON POLICY CONDITIONS
VIC-NPDOL 001 (07/07) - COVERAGE PART A. NPDNOL (D&O)
VIC-NPDOL 101 (08/06) - COVERAGE PART B. NPDNOL (EPL)
VIC 900 (05/04) - SERVICE OF SUIT
VIC NP 10/07; SOFAE; LP VIC 100

CONDITIONS: