

ZEUS POLICY SEPARATOR PAGE
Renewal

Policy Number: C115 C045854608 NON-PARTICIPATING PROGRAM **DIRECT BILL**

Branch: 002

Agent Code: 026099A

Insured: THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC., INC.
1057 FIRST STREET
GILROY, CA 95020

Agent: PAJARO VALLEY INSURANCE ASSOCIATES, INC.
ATTN: JEFF KANE
DBA: KBK INSURANCE AGENCY
P.O. BOX 310
WATSONVILLE, CA 95077-0310

PRIVACY NOTICE

Zenith values its relationship with you and your employees. We understand the importance of protecting any personal information that you disclose to us. We would like for you to know how and why we use and disclose the personal information that we have about your employees. The following describes our policies and practices for securing the privacy of our current and former customers. We are issuing this privacy notice on behalf of the following:

- Zenith Insurance Company
- ZNAT Insurance Company
- Zenith Star Insurance Company

INFORMATION WE COLLECT

The personal information that we collect about an employee will vary depending on the nature of the employee's worker's compensation claim. The information that we may receive from you or your employee includes, but is not limited to:

- Name
- Address
- Age
- Phone number
- Social Security number
- Assets
- Income
- Health information

We may also collect any other information needed in order to handle a claim.

INFORMATION WE DISCLOSE

We disclose the information that we have as necessary to provide our products and services. We may also disclose information when the law requires or permits us to do so.

CONFIDENTIALITY AND SECURITY

Only our employees and others who need the information to service your account have access to your employees' personal information. We have measures in place to secure our paper files and our computer system.

CONTACTING US

Please feel free to contact us if you have any questions or if you would like to learn more about our privacy practices. Submit your written inquiries to:

Compliance Department, Zenith Insurance Company
21255 Califa Street

Woodland Hills, CA 91367-5021

Zenith Insurance Company
Corporate Offices
21255 Califa Street
Woodland Hills, CA 91367-5021
Reply to: P.O. Box 9055
Van Nuys, CA 91409-9055
Telephone 818/713-1000

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY
INFORMATION PAGE**

ITEM 1	Renewal of: Z045854607 Policy Number: C115 C045854608									
INSURED NAME AND MAILING ADDRESS	THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC. INC. 1057 FIRST STREET GILROY, CA 95020 <b style="font-size: 1.5em; text-align: right;">DIRECT BILL									
PHYSICAL LOCATION	1057 FIRST STREET GILROY, CA 95020 Policy Type: SPECIALTY MARKETS Line: NON-PARTICIPATING Entity: ASSOCIATION Billing Type: STIPULATED Frequency: QUARTERLY FEIN: 77-0006393 OTHER WORKPLACES NOT SHOWN ABOVE: See WC-00-99-05 - ADDITIONAL LOCATION ENDORSEMENT									
PRODUCER 026099A 100	PAJARO VALLEY INSURANCE ASSOCIATES, INC. P O BOX 310 WATSONVILLE, CA 95077-0310									
ITEM 2	The Policy Period is from: 01/13/06 to: 01/13/07 12:01 A.M. standard time at the insured's mailing address									
ITEM 3	<p>A. Workers Compensation Insurance: Part One of the policy applies to the Workers Compensation Law of the states listed here: CALIFORNIA</p> <p>B. Employers Liability Insurance: Part Two of the policy applies to work in each state listed in item 3 A. The limits of our liability under Part Two are:</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td>Bodily Injury By Accident</td> <td>\$ 1,000,000</td> <td>Each Accident</td> </tr> <tr> <td>Bodily Injury By Disease</td> <td>\$ 1,000,000</td> <td>Each Employee</td> </tr> <tr> <td>Bodily Injury By Disease</td> <td>\$ 1,000,000</td> <td>Policy Limit</td> </tr> </table> <p>C. Other States Insurance: Part Three of the policy applies to the states, if any, listed here: All states except states listed in item 3.A and NORTH DAKOTA, OHIO, WASHINGTON, WEST VIRGINIA, WYOMING</p> <p>D. See attached list for endorsements and schedules.</p>	Bodily Injury By Accident	\$ 1,000,000	Each Accident	Bodily Injury By Disease	\$ 1,000,000	Each Employee	Bodily Injury By Disease	\$ 1,000,000	Policy Limit
Bodily Injury By Accident	\$ 1,000,000	Each Accident								
Bodily Injury By Disease	\$ 1,000,000	Each Employee								
Bodily Injury By Disease	\$ 1,000,000	Policy Limit								
ITEM 4	<p>The premium for this policy will be determined by our manuals of Rules, Classifications, Rates and Rating Plans. All information required below is subject to verification and change by audit.</p> <p>See endorsement WC-99-00-01: RATING SCHEDULE</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td>Total Estimated Annual Premium</td> <td>\$</td> <td>1,026</td> </tr> <tr> <td>Minimum Premium</td> <td>\$</td> <td>1,000</td> </tr> <tr> <td>Deposit Premium</td> <td>\$</td> <td>276</td> </tr> </table>	Total Estimated Annual Premium	\$	1,026	Minimum Premium	\$	1,000	Deposit Premium	\$	276
Total Estimated Annual Premium	\$	1,026								
Minimum Premium	\$	1,000								
Deposit Premium	\$	276								

Countersigned At: Los Angeles 002, CA On: 12/09/05 By:

WC-00-00-01A
(Ed. 07-00)

AGENT COPY



Authorized Representative

**Endorsements on Policy C045854608
CALIFORNIA**

Form Number	Endorsement Number	Name
PN 04 99 01C		POLICYHOLDER NOTICE, YOUR RIGHT TO RATING AND DIVIDEND INFORMATION
PN 04 99 02B		POLICYHOLDER NOTICE, CALIFORNIA WORKERS' COMPENSATION INSURANCE RATING LAWS
WC-00-00-01A	1	INFORMATION PAGE
WC-00-01-05	2 POLICY JACKET	FEDERAL EMPLOYERS LIABILITY ACT EXCLUSION ENDORSEMENT
WC-00-02-02	3 POLICY JACKET	MARITIME EXCLUSION ENDORSEMENT
WC-04-03-01B	4 POLICY JACKET	POLICY AMENDATORY ENDORSEMENT - CALIFORNIA
WC-94-03-01A	5 POLICY JACKET	CALIFORNIA DISCRIMINATION AND SERIOUS AND WILLFUL MISCONDUCT ENDORSEMENT
WC-99-00-01	6	RATING SCHEDULE
WC-04-06-01A	7	CALIFORNIA CANCELATION ENDORSEMENT
WC-04-04-07	8	PREMIUM ADJUSTMENT ENDORSEMENT - CALIFORNIA
WC-04-03-60A	9	EMPLOYERS LIABILITY COVERAGE AMENDATORY ENDORSEMENT-CALIFORNIA
WC-00-99-61	10	CALIFORNIA WORKERS COMPENSATION DEFENSE ENDORSEMENT
WC-00-04-20	11	TERRORISM RISK INSURANCE ACT ENDORSEMENT
WC-00-99-05	12	ADDITIONAL LOCATION ENDORSEMENT
WC-99-04-01A	13	PREMIUM PAYMENT ENDORSEMENT
WC-00-99-01	14	NAMED INSURED EXTENSION ENDORSEMENT
WC-04-03-03	15	OFFICERS AND DIRECTORS COVERAGE/EXCLUSION ENDORSEMENT

**Endorsements on Policy C045854608
CALIFORNIA**

Form Number	Endorsement Number	Name
WC-00-01-07A	16	LONGSHORE AND HARBOR WORKERS COMPENSATION ACT EXCLUSION ENDORSEMENT

RATING SCHEDULE

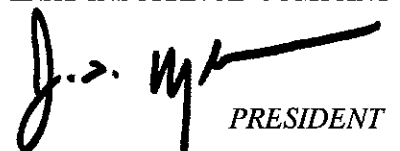
SI	CODE	CLASSIFICATION	PREMIUM BASIS: TOTAL ESTIMATED ANNUAL REMUNERATION	RATE PER \$100 OF REMUNERATION	ESTIMATED ANNUAL PREMIUM
		01/13/06 TO 01/13/07			
CA	9066 0	HOMEOWNERS ASSOCIATIONS--NOT BUILDING OPERATION.	\$7,035	\$7.40	\$521
		PREMIUM MODIFIED TO REFLECT RISK ADJUSTMENT FACTOR OF 143%			\$745
		BALANCE TO RISK MINIMUM PREMIUM			\$1,000
		WORKERS COMPENSATION USER FUNDING (0.3935%), UNINSURED EMPLOYERS BENEFITS TRUST FUND (0.0812%) & SUBSEQUENT INJURIES BENEFITS TRUST FUND (0.0356%) ASSESSMENTS: 0.5103% OF PREMIUM			\$5
		FRAUD SURCHARGE: 0.0844% OF PREMIUM			\$1
		CALIFORNIA INSURANCE GUARANTEE ASSOCIATION SURCHARGE: 2.0% OF PREMIUM			\$20
		COMPANIES WRITING PROPERTY AND CASUALTY INSURANCE BUSINESS IN CALIFORNIA ARE REQUIRED TO PARTICIPATE IN THE CALIFORNIA INSURANCE GUARANTEE ASSOCIATION (CIGA). IF A COMPANY BECOMES INSOLVENT CIGA SETTLES UNPAID CLAIMS AND ASSESSES EACH INSURANCE COMPANY FOR ITS FAIR SHARE CALIFORNIA LAW REQUIRES ALL COMPANIES TO SURCHARGE POLICIES TO RECOVER THESE ASSESSMENTS IF YOUR POLICY IS SURCHARGED, "CIGA CHARGES" WITH AN AMOUNT WILL BE DISPLAYED ON YOUR PREMIUM NOTICE.			
		TOTAL PREMIUM FOR CALIFORNIA			\$1,026

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective 01/13/06
 Insured THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC., INC.
 Policy No. C115 C045854608
 Policy Period 01/13/06 To 01/13/07
 Issued On 12/09/05

At Los Angeles 002, CA

ZNAI INSURANCE COMPANY


 PRESIDENT

WC-99-00-01
 (Ed. 05-95)

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Endorsement No. 6

CALIFORNIA CANCELATION ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because California is shown in item 3.A of the Information Page.

The cancellation condition in Part Six (Conditions) of the policy is replaced by these conditions:

Cancellation

1. You may cancel this policy. You must mail or deliver advance written notice to us stating when the cancellation is to take effect.
2. We may cancel this policy for one or more of the following reasons:
 - a. Non-payment of premium.
 - b. Failure to report payroll.
 - c. Failure to permit us to audit payroll as required by terms of this policy or of a previous policy issued by us.
 - d. Failure to pay any additional premium resulting from an audit of payroll required by the terms of this policy or any previous policy issued by us.
 - e. Material misrepresentation made by you or your agent.
 - f. Failure to cooperate with us in the investigation of a claim.
 - g. Failure to comply with Federal or State safety orders.
 - h. Failure to comply with written recommendations of our designated loss control representatives.
 - i. The occurrence of a material change in the ownership of your business.
 - j. The occurrence of any change in your business or operations that materially increases the hazard for frequency or severity of loss.
 - k. The occurrence of any change in your business or operation that requires additional or different classification for premium calculation.
 - l. The occurrence of any change in your business or operation which contemplates an activity excluded by our reinsurance treaties.
3. If we cancel your policy for any reasons listed in (a) through (f), we will give you 10 days advance written notice, stating when the cancellation is to take effect. Mailing that notice to you at your mailing address shown in item 1 of the Information Page will be sufficient to prove notice. If we cancel your policy for any of the reasons listed in (g) through (l), we will give you 30 days advance written notice. However, we agree that in the event of cancellation and reissuance of a policy effective upon a material change in ownership or operations, notice will not be provided.
4. The policy period will end on the day and hour stated in the cancellation notice.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective 01/13/06
 Insured *THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC., INC.*
 Policy No. C115 C045854608
 Policy Period 01/13/06 To 01/13/07
 Issued On 12/09/05

At Los Angeles 002, CA

ZNAT INSURANCE COMPANY


 PRESIDENT

WC-04-06-01A
 (Ed. 12-93)

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Endorsement No. 7

PREMIUM ADJUSTMENT ENDORSEMENT-CALIFORNIA

We have the right to adjust the policy premium after issuance of the policy if the cost of providing the benefits required under the workers' compensation laws of California is affected by legislative or regulatory changes adopted after issuance of the policy. The amount of the adjustment will not exceed the change in the cost of providing the benefits as reflected in the pure premium rates approved by the Insurance Commissioner.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective 01/13/06
Insured *THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC., INC.*
Policy No. C115 C045854608
Policy Period 01/13/06 To 01/13/07
Issued On 12/09/05

At Los Angeles 002, CA

ZNAI INSURANCE COMPANY


PRESIDENT

WC-04-04-07
(Ed. 10-99)

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Endorsement No. 8

**EMPLOYERS' LIABILITY COVERAGE
AMENDATORY ENDORSEMENT - CALIFORNIA**

The insurance afforded by Part Two (Employers' Liability Insurance) by reason of designation of California in item 3 of the information page is subject to the following provisions:

A. "How This Insurance Applies," is amended to read as follows:

A. How This Insurance Applies

This employers' liability insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury means a physical injury, including resulting death.

1. The bodily injury must arise out of and in the course of the injured employee's employment by you.
2. The employment must be necessary or incidental to your work in California.
3. Bodily injury by accident must occur during the policy period.
4. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.
5. If you are sued, the original suit and any related legal actions for damages for bodily injury by accident or by disease must be brought in the United States of America, its territories or possessions, or Canada.

C. The "Exclusions" section is modified as follows (all other exclusions in the "Exclusions" section remain as is):

1. Exclusion 1 is amended to read as follows:

1. liability assumed under a contract.

2. Exclusion 2 is deleted.

3. Exclusion 7 is amended to read as follows:

7. damages arising out of coercion, criticism, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination against or termination of any employee, termination of employment, or any personnel practices, policies, acts or omissions.

**EMPLOYERS' LIABILITY COVERAGE
AMENDATORY ENDORSEMENT - CALIFORNIA (CONT)**

4. The following exclusions are added:

1. bodily injury to any member of the flying crew of any aircraft.
2. bodily injury to an employee when you are deprived of statutory or common law defenses or are subject to penalty because of your failure to secure your obligations under the workers' compensation law(s) applicable to you or otherwise fail to comply with that law.

Page 2 of 2

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective *01/13/06*
Insured *THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC., INC.*
Policy No. *C115 C045854608*
Policy Period *01/13/06 To 01/13/07*
Issued On *12/09/05*

At *Los Angeles 002, CA*

ZNAT INSURANCE COMPANY


PRESIDENT

WC-04-03-60A
(Ed. 11-99)

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Endorsement No. 9

CALIFORNIA WORKERS COMPENSATION DEFENSE ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because California is shown in item 3.A of the Information Page.

Section C, "We Will Defend", and Section D, "We Will Also Pay", of Part One - Workers Compensation Insurance of the policy are deleted and replaced by the following provisions:

C. We Will Defend

We have the right and duty to defend at our expense any claim or proceeding against you before the Workers Compensation Appeals Board for benefits payable by this workers compensation insurance. We have the right to investigate and settle these claims or proceedings.

We have no duty to defend any claim, proceeding, suit or other matter that is not before the Workers Compensation Appeals Board.

D. We Will Also Pay

We will also pay these costs, in addition to other amounts payable under this workers compensation insurance, as part of any claim or proceeding we defend:

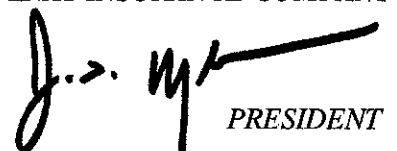
1. reasonable expenses incurred at our request, but not loss of earnings;
2. premiums for bonds to release attachments and for appeal bonds in bond amounts up to the amount payable under this workers compensation insurance;
3. litigation costs for which you are responsible;
4. interest on an award as required by law; and
5. expenses we incur.

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Endorsement Effective 01/13/06
 Insured *THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC., INC.*
 Policy No. C115 C045854608
 Policy Period 01/13/06 To 01/13/07
 Issued On 12/09/05

At Los Angeles 002, CA

ZNAT INSURANCE COMPANY


 PRESIDENT

WC-00-99-61
 (Ed. 05-95)

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Endorsement No. 10

TERRORISM RISK INSURANCE ACT ENDORSEMENT

This endorsement addresses requirements of the Terrorism Risk Insurance Act of 2002.

Definitions

The definitions provided in this endorsement are based on the definitions in the Act and are intended to have the same meaning. If words or phrases not defined in this endorsement are defined in the Act, the definitions in the Act will apply.

"Act" means the Terrorism Risk Insurance Act of 2002, which took effect on November 26, 2002, and any amendments.

"Act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States as meeting all of the following requirements:

- a. The act is an act of terrorism.
- b. The act is violent or dangerous to human life, property or infrastructure.
- c. The act resulted in damage within the United States, or outside of the United States in the case of United States missions or certain air carriers or vessels.
- d. The act has been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States government by coercion.

"Insured terrorism or war loss" means any loss resulting from an act of terrorism (including an act of war, in the case of workers compensation) that is covered by primary or excess property and casualty insurance issued by an insurer if the loss occurs in the United States or at United States missions or to certain air carriers or vessels.

"Insurer deductible" means:

- a. For the period beginning on November 26, 2002 and ending on December 31, 2002, an amount equal to 1% of our direct earned premiums, as provided in the Act, over the calendar year immediately preceding November 26, 2002.
- b. For the period beginning on January 1, 2003 and ending on December 31, 2003, an amount equal to 7% of our direct earned premiums, as provided in the Act, over the calendar year immediately preceding January 1, 2003.
- c. For the period beginning on January 1, 2004 and ending on December 31, 2004, an amount equal to 10% of our direct earned premiums, as provided in the Act, over the calendar year immediately preceding January 1, 2004.

TERRORISM RISK INSURANCE ACT ENDORSEMENT (CONT)

d. For the period beginning on January 1, 2005 and ending on December 31, 2005, an amount equal to 15% of our direct earned premiums, as provided in the Act, over the calendar year immediately preceding January 1, 2005.

Limitation of Liability

The Act may limit our liability to you under this policy. If annual aggregate insured terrorism or war losses of all insurers exceed \$100,000,000,000 during the applicable period provided in the Act, and if we have met our insurer deductible, the amount we will pay for insured terrorism or war losses under this policy will be limited by the Act, as determined by the Secretary of the Treasury.

Policyholder Disclosure Notice

1. Insured terrorism or war losses would be partially reimbursed by the United States Government under a formula established by the Act. Under this formula, the United States Government would pay 90% of our insured terrorism or war losses exceeding our insurer deductible.
2. The additional premium charged for the coverage this policy provides for insured terrorism or war losses is shown in item 4 of the Information Page or the Schedule below.

Schedule

State	Rate per \$100 of Remuneration
CALIFORNIA	\$0.00

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Endorsement Effective 01/13/06
 Insured THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC., INC.
 Policy No. C115 C045854608
 Policy Period 01/13/06 To 01/13/07
 Issued On 12/09/05

At Los Angeles 002, CA

ZNAI INSURANCE COMPANY


 PRESIDENT

ADDITIONAL LOCATION ENDORSEMENT

The additional Location(s) of the Insured is/are as follows:

1. THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC., INC.
3-110 GLEN LAKE DRIVE
PACIFIC GROVE, CA 93950
Inclusion Date: 01/13/06

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective 01/13/06

Insured *THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC., INC.*

Policy No. C115 C045854608

Policy Period 01/13/06 To 01/13/07

Issued On 12/09/05

At Los Angeles 002, CA

ZNAT INSURANCE COMPANY



PRESIDENT

WC-00-99-05
(Ed. 05-95)

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Endorsement No. 12

PREMIUM PAYMENT ENDORSEMENT

The Estimated Annual Premium for the policy is payable as follows:

DEPOSIT PREMIUM:	\$276	
		DATE DUE
INSTALLMENT PREMIUM:		
	\$250	04/22/06
	\$250	07/22/06
	\$250	10/22/06
TOTAL ESTIMATED ANNUAL PREMIUM:	\$1,026	

These payments may be revised pursuant to a mid-term analysis of premium based on payrolls which you may be asked to submit to us.

The Deposit Premium shall be paid upon delivery of the policy and the Installment Premiums on the indicated dates.

Upon expiration of the policy the Earned Premium shall be computed in accordance with the basis of premium as specified in the policy and the Deposit Premium and Installment Premiums shall be credited thereto. If the Earned Premium exceeds the Deposit Premium plus the Installment Premiums, the insured shall immediately pay to the Company the additional Earned Premium - if it is less, the Company shall return the difference to the insured but shall, in any event, retain the Minimum Premium stated in the declarations.

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Endorsement Effective 01/13/06
 Insured *THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC., INC.*
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At Los Angeles 002, CA

ZNAI INSURANCE COMPANY


 PRESIDENT

WC-99-04-01A
 (Ed. 10-96)

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Endorsement No. 13

NAMED INSURED EXTENSION ENDORSEMENT

The Named Insured is as follows:

THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC.,

Additional Named Insureds

Date Included	Date Excluded
---------------	---------------

THE GLEN OF THE PACIFIC GROVE HOMEOWNERS ASSOCIATION INC.

01/13/06

THE GLEN OF THE PACIFIC GROVE

01/13/06

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective 01/13/06

Insured THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC., INC.

Policy No. C115 C045854608

Policy Period 01/13/06 To 01/13/07

Issued On 12/09/05

At Los Angeles 002, CA

ZNAT INSURANCE COMPANY


PRESIDENT

WC-00-99-01
(Ed 05-95)

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Endorsement No. 14

**OFFICERS AND DIRECTORS COVERAGE/EXCLUSION
ENDORSEMENT - CALIFORNIA**

If the employer named in item 1 of the Information Page is a private corporation whose officers and directors are the sole shareholders, this policy applies to all such officers and directors, as employees except those excluded below or named as excluded in item 4 of the Information Page.

Officers and Directors Excluded	Title	Date Excluded
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Endorsement Effective 01/13/06
Insured THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC., INC.
Policy No. C115 C045854608
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ZNAT INSURANCE COMPANY


PRESIDENT

WC-04-03-03
(Ed. 04-84)

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Endorsement No. 15

**LONGSHORE AND HARBOR WORKERS COMPENSATION ACT
EXCLUSION ENDORSEMENT**

This endorsement applies only to work subject to the Longshore and Harbor Workers Compensation Act (33 USC Sections 901-950).

The policy definition of workers compensation law does not include the Longshore and Harbor Workers Compensation Act or any amendment to that Act.


The insurance provided by Part Two (Employers Liability Insurance) of the policy does not cover bodily injury to any person in work subject to the Longshore and Harbor Workers Compensation Act or any amendment to that law.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective *01/13/06*
Insured *THE GLEN OF THE PACIFIC GROVE HOME OWNERS ASSOC., INC.*
Policy No. *C115 C045854608*
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At *Los Angeles 002, CA*

ZNAI INSURANCE COMPANY


PRESIDENT

WC-00-01-07A
(Ed. 12-85)

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Endorsement No. 16