



POLICY

ABASEGUROS EMPRESARIAL

POLICY A9-29001631	LOCATION 1
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Term: From 03-April-09 a 03-April-2010	Endorsement 13374513	Insured 5614996	Type Endorsement New Policy
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INSURED Y/O PROPERTY

HOME OWNERS ASSOCIATION LA JOLLA DE ROSARITO, A.C. ABETO 110, ZONA CENTRO, ROSARITO, B.C. C.P. 22710 RFC: HOAM-050826-6J5	Agent: 290777 Gemma Estela Gomez Emission Date: April-04-2009 Type payment: Quartely Currency: Dollar
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COVERAGES BREAKOUT

ABA SEGUROS, S.A. DE C.V. (which in successive is the company) insure to favor name above indicate (which in successive is de insured) property and risk designate, inc accord to General Conditions and particulars from this policy during term.
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SECTIONS COVERAGE	SUM INSURED	PREMIUM
SECTION I: FIRE BUILDING	10,000,000.00	5,325.75
SECTION IV: LIABILITY	500,000.00	427.50
SECTION V: GLASS BREAKAGE	5,000.00	80.10
SECTION XI: EARTHQUAKE BUILDING AND CONTENTS	INCLUDED	9,801.00
	Net Premium	15,634.35
	Fraction Payment:	383.04
	Fees	50.00
	Tax	1,606.74
	Total Premium	17,674.13

POLICY DUPLICATE

(In case of any claim the terms and conditions of the Spanish text will prevail.

The English version of the policy and it's conditions are only a courtesy for the insured and have no legal effect under Mexican Law).

MONTERREY

Montes Rocallosos # 505 Sur
Residencial San Agustín 66260
Garza Garcia, N.León
Tel.(81) 8368-14-00

MEXICO

Ave. Insurgentes Sur #1898 5to. Piso
Col. Florida Del. Alvaro Obregón
México, D.F.
Tel- (55) 5322-80-00

GUADALAJARA

José Guadalupe Zuno 2040
Colonia Obrera
Guadalajara, Jal.
Tel-(33) 3818-39-00

www.abasegueros.com

PHONE TO REPORT CLAIMS 24 HRS.

MONTERREY (81) 8368-14-14

MEXICO (55) 5322-80-80

GUADALAJARA (33)3673-6771

REMAINDER CITY OF DE COUNTRY: 01-800-834-34-00 (NO COST)



ESPECIFICATION OF POLICY

Policy: A9-29001631	Endorsement: 13374513
Type of Policy: ABASEGUROS INDUSTRIAL PACKAGE	
Name Insured: HOME OWNERS ASSOCIATION LA JOLLA DE ROSARITO, A.C.	

RISK CHARACTERES:

ADDRESS: ABETO NO. 100 ESQ. COSTA AZUL, ROSARITO, B.C. 22700

BUSSINES TYPE: BUILDING OF RESIDENTIAL CONDOMINIUMS

Walls: Concrete

Roof: Concrete

SECTION I: FIRE BUILDING

COVERAGE	SUM INSURED	DEDUCTIBLE	COINSURANCE
FIRE AND/OR THUNDERBOLT	10,000,000	None Applicable	None Applicable
EXPLOTION	INCLUDED	None Applicable	None Applicable
HYDROMETEREOLOGICAL RISKS Hurricane, hail an winstorm Flood Flooding due to rain Mudslide or avalanche Snow Frost Swell Pounding sea	INCLUDED	1% over sum insured	10%
WATER DAMAGE	INCLUDED	1% over sum insured maximum 750 days	None Applicable
SMOKE, COLLISION OF CAR IN YOUR BUSINESS	INCLUDED	1% over sum insured maximium750 days	None Applicable
CIVIL COMMOTION, VANDALISM	INCLUDED	1% over sum insured maximum 750 days	None Applicable
FALLEN TREE	INCLUDED	1% over sum insured maximum 750 days	None Applicable
DEBRIS REMOVAL	Sublimit 1,000,000	None applicable	None Applicable

SECTION IV: GENERAL LIABILITY

COVERAGE	SUM INSURED	DEDUCTIBLE	COINSURANCE
GENERAL LIABILITY (PREMISSE AND OPERATIONS)	500,000.00	10% over claim minimum 100 days	None Applicable
COMERCIAL LIABILITY	INCLUDED	10% over claim minimum 100 days	None Applicable

SECTION V: GLASS BREAKAGE

COVERAGE	SUM INSURED	DEDUCTIBLE	COINSURANCE
GLASS BREAKAGE	5,000.00	5% over claim minimum 10days	None Applicable

SECTION XI: EARTHQUAKE AND/OR VOLCANIC ERUPTION

COVERAGE	SUM INSURED	DEDUCTIBLE	COINSURANCE
EARTHQUAKE AND/OR VOLCANIC ERUPTION BUILDING	10,000,000	2% over sum insured	10%