

ZH3 D522448 07
1001678
Original Insured

GESTAB INVESTMENT CO. LLC
350 W COLORADO BLVD
STE 200
PASADENA CA
91105

GESTAB INVESTMENT CO. LLC
350 W COLORADO BLVD
STE 200
PASADENA CA
91105

GESTAB INVESTMENT CO. LLC
350 W COLORADO BLVD
STE 200
PASADENA CA
91105



ZH3 D522448 07

**The Hanover Insurance Company (A Stock Company)
 440 Lincoln Street, Worcester, MA 01653-0002
 Commercial Line Policy
 Common Declarations**

AE

Policy Number	Policy Period		Coverage is Provided in the:	Agency Code
	From	To		
ZH3 D522448 07	03/31/2024	03/31/2025	The Hanover Insurance Company	1001678

Named Insured and Address :

Agent :

GESTAB INVESTMENT CO. LLC 350 W COLORADO BLVD STE 200 PASADENA CA 91105	C3 RISK & INSURANCE SERVICES 404 CAMINO DEL RIO STE 410 SAN DIEGO CA 92108
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Branch : Southern California
Policy Period : From 03/31/2024 To 03/31/2025
 12:01 A.M. Standard Time at Your Mailing Address Shown Above.
Business Description: LESSORS RISK
Legal Entity: Partnership

In Consideration of the premium, insurance is provided the Named Insured with respect to those premises described in the attached schedule(s) for which a specific limit of insurance is shown. This is subject to all terms of this policy including Common Policy Conditions. Coverage Parts, Forms and Endorsements may be subject to adjustment and/or a policy minimum premium.

Commercial Property Coverage	\$6,893.00
Commercial General Liability Coverage	\$1,036.00
Commercial Inland Marine Coverage	Not Covered
Commercial Crime Coverage	Not Covered
Commercial Auto Coverage	Not Covered
Total Surcharges Premium	N/A
Additional Premium For Policy Minimum	N/A
** Total	\$7,929.00

**INCLUDES PREMIUM, IF ANY, FOR TERRORISM; REFER TO DISCLOSURE NOTICE

Countersigned _____ By _____

AGENCY SERVICES

10 Pay - 20% Down

Group Number ZBT

GESTAB INVESTMENT CO. LLC

ZH3 D522448 07

C3 RISK & INSURANCE

Name Extension

AND 11021 WEST PICO BOULEVARD
LLC.

Additional Named Insured

JOHN KASSABIAN & NARAYR TUNCER

Locations of All Premises You Own, Rent or Occupy

Location: 1

11021 W PICO BLVD
Los Angeles CA
90064

Forms Applicable to all Coverage Parts:

<u>Form Number</u>	<u>Edition Date</u>	<u>Description</u>
401-1337	02/16	Trade Or Economic Sanctions Endorsement
401-1374	12/20	Disclosure Pursuant To Terrorism Risk Insurance Act
401-1377	06/20	Company Address Listing
401-1504	01/20	Cap On Losses From Certified Acts Of Terrorism
IL 00 03	09/08	Calculation of Premium
IL 00 17	11/98	Common Policy Conditions
IL 00 21	09/08	Nuclear Energy Liability Exclusion Endorsement
IL 01 02	02/20	California Changes - Actual Cash Value
IL 01 04	07/20	California Changes
IL 02 70	07/20	California Changes - Cancellation and Nonrenewal
IL 09 35	07/02	Exclusion of Certain Computer-Related Losses
IL 09 52	01/15	Cap On Losses From Certified Acts of Terrorism
IL N 018	01/22	California Fraud Statement
SIG 11 00	11/17	Signature Page



GESTAB INVESTMENT CO. LLC

ZH3 D522448 07

C3 RISK & INSURANCE

Commercial Property Coverage Part Declaration

Total Property Premium \$6,893.00

Coverages Provided:

Insurance at the Described Premises applies only for the coverage shown below:

<u>LOC</u>	<u>BLDG</u>	Occupancy:	Mercantile Multiple Occupancy without 564 Occupant	
1	1	Territory:	620	
		Construction:	Joisted Masonry	
		Protection Class:	1	
<u>LOC</u>	<u>BLDG</u>	<u>Coverage:</u>	<u>Cause of Loss:</u>	<u>Premiums:</u>
1	1	Building	Special	\$4,461.00
		Limit Of Insurance:	\$1,858,641.00	
		Replacement Cost		
		Coinsurance:	80%	
<u>LOC</u>	<u>BLDG</u>	<u>Coverage:</u>	<u>Cause of Loss:</u>	<u>Premiums:</u>
1	1	Business Income and Extra Expense ALS	Special	\$980.00
		Limit Of Insurance:	12 Months Actual Loss Sustained	
		Extended Period of Indemnity	60 Days Included	
		Business Income Time Deductible	24 Hours	
<u>LOC</u>	<u>BLDG</u>	<u>DED BY LOC</u>	<u>APPLICABLE DEDUCTIBLE</u>	
1	1		Windstorm/Hail Deductible	\$1,000.00
			Theft Deductible:	\$1,000.00
			Other Deductible:	\$1,000.00



GESTAB INVESTMENT CO. LLC

ZH3 D522448 07

C3 RISK & INSURANCE

Commercial Property Coverage Part Declaration

Additional Premium for Property Minimum : N/A

<u>Miscellaneous/Optional Property Coverages:</u>	<u>PREMIUM</u>
Data Breach	\$143.00
Boiler / Machinery / Equipment Breakdown (Equipment Breakdown Sublimit : \$100,000)	\$554.00
Emergency Event Management Coverage	\$18.00
Changes - Fungus, Wet Rot, Dry Rot and Bacteria	\$100.00
Terrorism Premium	\$55.00
Silver Property Broadening Endorsement	\$388.00
Real Estate Property Broadening Endorsement	\$194.00

C3 RISK & INSURANCE

Forms Applicable to Property Coverage Parts:

*Asterisk denotes new or changed form

<u>Form Number</u>	<u>Edition Date</u>	<u>Description</u>
411-0581	04/14	Business Income (And Extra Expense) Coverage Form - Actual Loss Sustained
411-0610	04/14	Emergency Event Management
411-0669	01/15	Data Breach Coverage Form
411-0679	04/10	Associates And Family Members Additional Coverage Endorsement
411-0681	12/09	Identity Theft Resolution Services
411-0792	04/14	Silver Property Broadening Endorsement
411-0800	04/14	Real Estate Property Broadening Endorsement
411-0804	04/14	CA Changes - Property Broadening Endorsement
411-0934	01/15	California Changes - Data Breach Coverage Form
411-0985	11/17	Business Income Changes - Beginning Of The Period Of Restoration
451-0038	11/16	Equipment Breakdown Coverage (Including Electronic Circuitry Impairment)
* 451-0039	11/16	Commercial Property Coverage Part Equipment Breakdown Coverage Schedule
CP 00 10	10/12	Building and Personal Property Coverage Form
CP 00 90	07/88	Commercial Property Conditions
CP 01 40	07/06	Exclusion of Loss Due to Virus or Bacteria
CP 04 31	04/02	Changes - Fungus, Wet Rot, Dry Rot and Bacteria
CP 04 49	02/20	California Changes - Replacement Cost
CP 10 30	10/12	Cause of Loss - Special Form



GESTAB INVESTMENT CO. LLC

ZH3 D522448 07

C3 RISK & INSURANCE

Commercial General Liability Coverage Part Declaration

Audit Frequency: Not Auditable

Limits of Insurance:

General Aggregate Limit	\$4,000,000
Products-Completed Operations are Included in the General Aggregate Limit	
Each Occurrence Limit	\$2,000,000
Personal and Advertising Injury Limit	\$2,000,000
Damage to Premises Rented to You Limit	\$100,000
Medical Expense Limit, Any One Person	\$10,000
General Liability Deductible:	
Total Advance Commercial General Liability Premium	\$1,036.00

THIS POLICY CONTAINS AGGREGATE LIMITS; REFER TO SECTION III - LIMITS OF INSURANCE FOR DETAILS

Forms Applicable to General Liability Coverage Parts:

*Asterisk denotes new or changed form

<u>Form Number</u>	<u>Edition Date</u>	<u>Description</u>
421-0022	12/90	Asbestos Liability Exclusion
421-2915	06/15	Commercial General Liability Broadening Endorsement
421-2924	12/14	Commercial General Liability Enhancement Endorsement - Real Estate
CG 00 01	04/13	Commercial General Liability Coverage Form - Occurrence
CG 21 06	05/14	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception
CG 21 44	04/17	Limitation of Coverage To Designated Premises, Project or Operation
CG 21 47	12/07	Employment - Related Practices Exclusion
CG 21 67	12/04	Fungi or Bacteria Exclusion
CG 21 70	01/15	Cap On Losses From Certified Acts of Terrorism
CG 21 76	01/15	Exclusion of Punitive Damages Related To A Certified Act Of Terrorism
CG 21 96	03/05	Silica or Silica-Related Dust Exclusion
* CG 40 32	05/23	Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)



GESTAB INVESTMENT CO. LLC

ZH3 D522448 07

C3 RISK & INSURANCE

Commercial General Liability Classification Schedule Declaration

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
1	CA	003	61217	334	6000 Area		121.812	\$731.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

Miscellaneous/Optional General Liability Coverages

Advance Premium

Terrorism Premium	\$55.00
CGL Enhancement - Real Estate	\$250.00

Additional Premium for Coverage Minimum: N/A

Total Advance General Liability Premium \$1,036.00

Subline 334 Premises and Operations

COMMERCIAL PROPERTY COVERAGE PART EQUIPMENT BREAKDOWN COVERAGE SCHEDULE

Equipment Breakdown is subject to the Limits of Insurance shown in the Declarations except as specifically shown below.

These coverages apply to all locations covered on the policy, unless otherwise specified.

Coverages	Limits
Equipment Breakdown Limit	\$2,358,641
Business Income	\$500,000
Extra Expense	\$Included
Data Restoration	\$100,000
Expediting Expenses	\$100,000
Hazardous Substances	\$100,000
Scientific Animals	\$0
Service Interruption	\$Included in Business Income, Extra Expense and/or Spoilage Limit
Spoilage	\$100,000

	Deductibles
Combined, All Coverages	\$Not Applicable
Direct Coverages	\$1,000
Indirect Coverages	24 hours
Spoilage	\$1,000

Other Conditions

Service Interruption - 24 hour waiting period.
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**COMMERCIAL GENERAL LIABILITY
CG 40 32 05 23**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – PERFLUOROALKYL AND POLYFLUOROALKYL SUBSTANCES (PFAS)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. The following exclusion is added to Paragraph 2. Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability:

2. Exclusions

This insurance does not apply to:

Perfluoroalkyl And Polyfluoroalkyl Substances

- a. "Bodily injury" or "property damage" which would not have occurred, in whole or in part, but for the actual, alleged, threatened or suspected inhalation, ingestion, absorption, consumption, discharge, dispersal, seepage, migration, release or escape of, contact with, exposure to, existence of, or presence of, any "perfluoroalkyl or polyfluoroalkyl substances".
- b. Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, "perfluoroalkyl or polyfluoroalkyl substances", by any insured or by any other person or entity.

B. The following exclusion is added to Paragraph 2. Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:

2. Exclusions

This insurance does not apply to:

Perfluoroalkyl And Polyfluoroalkyl Substances

- a. "Personal and advertising injury" which would not have taken place, in whole or in part, but for the actual, alleged, threatened or suspected inhalation, ingestion, absorption, consumption, discharge, dispersal, seepage, migration, release or escape of, contact with, exposure to, existence of, or presence of, any "perfluoroalkyl or polyfluoroalkyl substances".
- b. Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, "perfluoroalkyl or polyfluoroalkyl substances", by any insured or by any other person or entity.

C. The following definition is added to the **Definitions** Section:

"Perfluoroalkyl or polyfluoroalkyl substances" means any:

1. Chemical or substance that contains one or more alkyl carbons on which hydrogen atoms have been partially or completely replaced by fluorine atoms, including but not limited to:
 - a. Polymer, oligomer, monomer or nonpolymer chemicals and their homologues, isomers, telomers, salts, derivatives, precursor chemicals, degradation products or by-products;

- b. Perfluoroalkyl acids (PFAA), such as perfluorooctanoic acid (PFOA) and its salts, or perfluorooctane sulfonic acid (PFOS) and its salts;
 - c. Perfluoropolyethers (PFPE);
 - d. Fluorotelomer-based substances; or
 - e. Side-chain fluorinated polymers; or
2. Good or product, including containers, materials, parts or equipment furnished in connection with such goods or products, that consists of or contains any chemical or substance described in Paragraph **C.1**.