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PRODUCER PHONEPAX 415-884-7400 /415-884-7470 PRODUCER PROD	COMPANY				
Brown & Brown of N. CA CA License #0D04053	Vigilant Insura	nce Comp	pany		
9 Commercial Blvd, Suite 100 Novato CA 94949 Brown & Brown of N. CA					
CODE: SUB CODE:				!	
AGENCY CUSTOMER ID #: EASTB-1 INSURED	LOAN NUMBER	POLICY NUMI	BER		
East Bay Zoological Society	EFFECTIVE DATE	3575460 EXPIRATION D	ATF		
The Oakland Zoo (dba)			CONTINUE	D UNTIL ED IF CHECKED	
P. O. Box 5238 Oakland CA 94605	05/15/09 THIS REPLACES PRIOR EVIDEN	05/15/	10	· · · · · · · · · · · · · · · · · · ·	
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PROPERTY/SINFORMATION LOCATION/DESCRIPTION	1999 S. 1824 S. 1877	C. British			
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9777 Golf Links Road Oakland CA 94605					
COVERAGE INFORMATION		T	AMOUNT OF INSURANCE	DEDUCTIBLE	
COVERAGE/PERILS/FORMS			AMOUNT OF INSURANCE	DEDUCTIBLE	
Blanket Building Limit; including Tenant Imprvements & Betterments Special Form, Replacement Cost, 100% Coinsurance				5,000	
Blanket Personal Property Limit Special Form, Replacement Cost, 100% Coinsurance			515,000	5,000	
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REMARKS((including:Special(Conditions))				1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
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THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN E					
POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED BELOW DAYS WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT					
INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS RE		OLD ALL LOT	11.931		
ADDITIONAL INTEREST		ar english	13 1 THE 94 TE	2 N 2 N 2 N 2 N 1 N 2	
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The City of Oakland	LOSS PAYEE	<u></u>	,	***	
Office of Parks & Recreation					
Oakland CA 94612	Michelle R. Sm.				
ACORD 27 (3/93)		and the second	©ACORD CORP	ORATION 1993	

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DATE (MM/DD/YYYY) CERTIFICATE OF LIABILITY INSURANCE OP ID MN ACORD_ EASTB-10/08/09 THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR PRODUCER Brown & Brown of N. CA CA License #0D04053 ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. 9 Commercial Blvd, Suite 100 Novato CA 94949 Phone: 415-884-7400 Fax: 415-884-7470 INSURERS AFFORDING COVERAGE NAIC # INSURED 20281 INSURER A Federal Insurance Company East Bay Zoological Society The Oakland Zoo (dba) Vince Forte P. O. Box 5238 Oakland CA 94605 INSURER B INSURER C INSURER D INSURER E: **COVERAGES** THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES, AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. POLICY EFFECTIVE | POLICY EXPIRATION DATE (MM/DD/YY) **POLICY NUMBER** LIMITS TYPE OF INSURANCE **GENERAL LIABILITY** EACH OCCURRENCE DAMAGE TO RENTED COMMERCIAL GENERAL LIABILITY PREMISES (Ea occurence) CLAIMS MADE | OCCUR MED EXP (Any one person) \$ PERSONAL & ADV INJURY GENERAL AGGREGATE GEN'L AGGREGATE LIMIT APPLIES PER PRODUCTS - COMP/OP AGG JECT POLICY COMBINED SINGLE LIMIT (Ea accident) AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS BODILY INJURY (Per person) SCHEDULED AUTOS HIRED AUTOS BODILY INJURY (Per accident) NON-OWNED AUTOS PROPERTY DAMAGE (Per accident) **GARAGE LIABILITY** AUTO ONLY - EA ACCIDENT ANY AUTO EA ACC \$ AGG 5 **EXCESS/UMBRELLA LIABILITY** EACH OCCURRENCE OCCUR CLAIMS MADE AGGREGATE 5 \$ DEDUCTIBLE \$ RETENTION \$ WC STATU-TORY LIMITS отн WORKERS COMPENSATION AND **EMPLOYERS' LIABILITY** E.L. EACH ACCIDENT ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? E.L. DISEASE - EA EMPLOYEE If yes, describe under SPECIAL PROVISIONS below E.L. DISEASE - POLICY LIMIT | \$ OTHER Directors & 81564906 09/05/09 09/05/10 \$3,000,000 Limit Officers Liability \$3,000,000 Aggregate DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS EVIDENCE OF INSURANCE **CERTIFICATE HOLDER** CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION CITYOFO DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN The City of Oakland Office of Parks & Recreation NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL 250 Frank H Ogawa Plaza IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR Suite 3330 Oakland CA 94612

ACORD 25 (2001/08)

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DATE (MW/DD/YYYY) CERTIFICATE OF LIABILITY INSURANCE OPID MN EASTB-1 ACORD_ 10/08/09 THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION PRODUCER ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE Brown & Brown of N. CA HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR CA License #0D04053 ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. 9 Commercial Blvd, Suite 100 Novato CA 94949 NAIC # Phone: 415-884-7400 Fax: 415-884-7470 INSURERS AFFORDING COVERAGE Vigilant Insurance Company INSURER A: 20281 East Bay Zoological Society The Oakland Zoo (dba) Vince Forte P. O. Box 5238 Oakland CA 94605 Federal Insurance Company INSURER 8: INSURER C: United States Fire Insurance 20443 INSURER D: Continental Casualty Company

INSURER E:

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR		TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	5
		GENERAL LIABILITY				EACH OCCURRENCE	s 1,000,000
A	ж	X COMMERCIAL GENERAL LIABILITY	35754608	05/15/09	05/15/10	PREMISES (Ea occurence)	\$1,000,000
		CLAIMS MADE X OCCUR				MED EXP (Any one person)	\$2,500
İ		X Rides/Tram				PERSONAL & ADV INJURY	\$1,000,000
		X Event Insurance				GENERAL AGGREGATE	\$2,000,000
		GEN'L AGGREGATE LIMIT APPLIES PER:				PRODUCTS - COMP/OP AGG	\$1,000,000
l		X POLICY PRO-				Emp Ben.	1,000,000
_		AUTOMOBILE LIABILITY	72010047	05/15/09	05/15/10	COMBINED SINGLE LIMIT (Ea accident)	\$1,000,000
В		X ANY AUTO	73210847	05/15/09	03/13/10		
		ALL OWNED AUTOS SCHEDULED AUTOS				BODILY INJURY (Per person)	\$
		X HIRED AUTOS X NON-OWNED AUTOS				BODILY INJURY (Per accident)	\$
		NON-OWNED ACTOR				PROPERTY DAMAGE (Per accident)	s
		GARAGE LIABILITY				AUTO ONLY - EA ACCIDENT	\$
		ANY AUTO	,			OTHER THAN AUTO ONLY: EA ACC	\$
		EVEROGRAPHEN A LABOR TO				EACH OCCURRENCE	\$ 10,000,000
_		EXCESS/UMBRELLA LIABILITY	L2076547427	05/15/09	05/15/10	AGGREGATE	\$
D		X OCCUR CLAIMS MADE	12076547427	03/13/03	05,15,10		\$
		DEDUCTIBLE			8		\$
1		X RETENTION \$10,000					\$
	WOE	RKERS COMPENSATION AND				X WC STATU- OTH-	
c	EMPLOYER	PLOYERS' LIABILITY	4086981747	07/01/09	07/01/10	E.L. EACH ACCIDENT	\$1,000,000
٦	ANY	PROPRIETOR/PARTNER/EXECUTIVE		,,		E.L. DISEASE - EA EMPLOYEE	
		s, describe under CIAL PROVISIONS below				E.L. DISEASE - POLICY LIMIT	\$1,000,000
-	ОТН						•
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1							

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS The City of Oakland, its Councilmembers, directors, officers, agents and employees are included as Additional Insured per form if required by written contract and per form 80-02-2000 4/01 of the General Liability policy. (Attached)

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CITYOFO

CANCELLATION

The City of Oakland Office of Parks & Recreation 250 Frank H Ogawa Plaza Suite 3330 Oakland CA 94612

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES

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General Liability

Supplementary Payments (continued)

release attachments;

but only for bond amounts within the available Limit Of Insurance. We do not have to furnish these bonds.

- C. reasonable expenses incurred by the **insured** at our request to assist us in the investigation or defense of such claim or **suit**, including actual loss of earnings up to \$1000 a day because of time off from work.
- D. costs taxed against the **insured** in the **suit**, except any:
 - attorney fees or litigation expenses; or
 - 2. other loss, cost or expense;

in connection with any injunction or other equitable relief.

- E. prejudgment interest awarded against the **insured** on that part of a judgment we pay. If we make an offer to pay the applicable Limit Of Insurance, we will not pay any prejudgment interest based on that period of time after the offer.
- F. interest on the full amount of a judgment that accrues after entry of the judgment and before we have paid, offered to pay or deposited in court the part of the judgment that is within the applicable Limit Of Insurance.

Supplementary Payments does not include any fine or other penalty.

These payments will not reduce the Limits Of Insurance.

Our obligation to make these payments ends when we have used up the applicable Limit Of Insurance.

Coverage Territory

This insurance applies anywhere, provided the **insured**'s responsibility to pay damages, to which this insurance applies, is determined in a **suit** on the merits brought in the United States of America (including its possessions and territories), Canada or Puerto Rico, or in a settlement to which we agree.

Who Is An Insured

Sole Proprietorships

If you are an individual, you and your spouse are **insureds**; but you and your spouse are **insureds** only with respect to the conduct of a business of which you are the sole owner.

If you die:

- persons or organizations having proper temporary custody of your property are insureds; but
 they are insureds only with respect to the maintenance or use of such property and only for
 acts until your legal representative has been appointed; and
- your legal representatives are insureds; but they are insureds only with respect to their duties as your legal representatives. Such legal representatives will assume your rights and duties under this insurance.

Who Is An Insured (continued)

Partnerships Or Joint Ventures

If you are a partnership (including a limited liability partnership) or a joint venture, you are an **insured**. Your members, your partners and their spouses are **insureds**; but they are **insureds** only with respect to the conduct of your business.

Limited Liability Companies

If you are a limited liability company, you are an **insured**. Your members and their spouses are **insureds**; but they are **insureds** only with respect to the conduct of your business. Your managers are **insureds**; but they are **insureds** only with respect to their duties as your managers.

Other Organizations

If you are an organization (including a professional corporation) other than a partnership, joint venture or limited liability company, you are an **insured**. Your directors and **officers** are **insureds**; but they are **insureds** only with respect to their duties as your directors or **officers**. Your stockholders and their spouses are **insureds**; but they are **insureds** only with respect to their liability as your stockholders.

Employees

Your **employees** are **insureds**; but they are **insureds** only for acts within the scope of their employment by you or while performing duties related to the conduct of your business.

However, no employee is an insured for:

A. bodily injury, advertising injury or personal injury:

- to you, to any of your directors, managers, members, officers or partners (whether or not an employee) or to any co-employee while such injured person is either in the course of his or her employment or while performing duties related to the conduct of your business;
- 2. to the brother, child, parent, sister or spouse of such injured person as a consequence of any injury described in subparagraph A.1. above; or
- 3. for which there is any obligation to share damages with or repay someone else who must pay damages because of any injury described in subparagraphs A.1. or A.2. above.

With respect to bodily injury only, this limitation does not apply to:

- you or to your directors, managers, members, officers, partners or supervisors as insureds; or
- your employees, as insureds, with respect to such damages caused by cardiopulmonary resuscitation or first aid services administered by such an employee; or
- B. **property damage** to any property owned, occupied or used by you or by any of your directors, managers, members, **officers** or partners (whether or not an **employee**) or by any of your **employees**.

This limitation does not apply to **property damage** to premises while rented to you or temporarily occupied by you with permission of the owner.

Liability Insurance



General Liability

Who is An Insured (continued)

Volunteers

Persons who are volunteer workers for you are **insureds**; but they are **insureds** only for acts within the scope of their activities for you and at your direction.

Real Estate Managers

Persons (other than your **employees**) or organizations acting as your real estate managers are **insureds**; but they are **insureds** only with respect to their duties as your real estate managers.

Permissive Users Of Mobile Equipment

With respect to mobile equipment registered in your name under a motor vehicle registration law:

- A. persons driving such equipment on a public road with your permission are insureds; and
- B. persons or organizations responsible for the conduct of such persons described in subparagraph A. above are **insureds**; but they are **insureds** only with respect to the operation of the equipment and only if no other insurance of any kind is available to them.

However, no person or organization is an insured with respect to:

- bodily injury to any co-employee of the person driving the equipment; or
- property damage to any property owned or occupied by or loaned or rented to you, or in your charge or the charge of the employer of any person who is an insured under this provision.

Vendors

Persons or organizations who are vendors of **your products** are **insureds**; but they are **insureds** only with respect to their liability for damages for **bodily injury** or **property damage** resulting from the distribution or sale of **your products** in the regular course of their business and only if this insurance applies to the **products-completed operations hazard**.

However, no such person or organization is an insured with respect to any:

- assumption of liability by them in a contract or agreement. This limitation does not apply to
 the liability for damages for **bodily injury** or **property damage** that such vendor would
 have in the absence of such contract or agreement;
- · representation or warranty unauthorized by you;
- physical or chemical change in your products made intentionally by the vendor;
- repackaging, unless unpacked solely for the purpose of inspection, demonstration or testing, or the substitution of parts under instruction from the manufacturer and then repacked in the original container;
- failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to
 make or normally undertakes to make in the usual course of business in connection with the
 distribution or sale of your products;
- demonstration, installation, servicing or repair operations, except such operations performed
 at the vendor's premises in connection with the sale of your products; or
- of your products which, after distribution or sale by you, have been labeled or relabeled or used as a container, ingredient or part of any other thing or substance by or for the vendor.

Who is An Insured

Vendors (continued)

Further, no person or organization from whom you have acquired **your products**, or any container, ingredient or part entering into, accompanying or containing **your products**, is an **insured** under this provision.

Lessors Of Equipment

Persons or organizations from whom you lease equipment are **insureds**; but they are **insureds** only with respect to the maintenance or use by you of such equipment and only if you are contractually obligated to provide them with such insurance as is afforded by this contract.

However, no such person or organization is an insured with respect to any:

- damages arising out of their sole negligence; or
- occurrence that occurs, or offense that is committed, after the equipment lease ends.

Lessors Of Premises

Persons or organizations from whom you lease premises are **insureds**; but they are **insureds** only with respect to the ownership, maintenance or use of that particular part of such premises leased to you and only if you are contractually obligated to provide them with such insurance as is afforded by this contract.

However, no such person or organization is an insured with respect to any:

- · damages arising out of their sole negligence;
- **occurrence** that occurs, or offense that is committed, after you cease to be a tenant in the premises; or
- structural alteration, new construction or demolition operations performed by or on behalf of them.

Subsidiary Or Newly Acquired Or Formed Organizations

If there is no other insurance available, the following organizations will qualify as named insureds:

- a subsidiary organization of the first named insured shown in the Declarations of which, at the beginning of the policy period and at the time of loss, such first named insured controls, either directly or indirectly, more than fifty (50) percent of the interests entitled to vote generally in the election of the governing body of such organization; or
- a subsidiary organization of the first named **insured** shown in the Declarations that such first named **insured** acquires or forms during the policy period, if at the time of loss such first named **insured** controls, either directly or indirectly, more than fifty (50) percent of the interests entitled to vote generally in the election of the governing body of such organization.

Limitations On Who Is An Insured

- A. Except to the extent provided under the Subsidiary Or Newly Acquired Or Formed Organizations provision above, no person or organization is an **insured** with respect to the conduct of any person or organization that is not shown as a named **insured** in the Declarations.
- B. No person or organization is an **insured** with respect to the:
 - 1. ownership, maintenance or use of any assets; or
 - 2. conduct of any person or organization whose assets, business or organization;

Liability Insurance



General Liability

Who is An Insured

Limitations On Who Is An Insured (continued)

you acquire, either directly or indirectly, for any:

- bodily injury or property damage that occurred; or
- advertising injury or personal injury arising out of an offense first committed;

in whole or in part, before you, directly or indirectly, aquired such assets, business or organization.

Limits Of Insurance

The Limits Of Insurance shown in the Declarations and the rules below fix the most we will pay, regardless of the number of:

- insureds;
- claims made or suits brought; or
- persons or organizations making claims or bringing suits.

The Limits Of Insurance apply separately to each consecutive annual period and to any remaining period of less than twelve (12) months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than twelve (12) months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits Of Insurance.

General Aggregate Limit

Subject to the Each Occurrence Limit, the General Aggregate Limit is the most we will pay for the sum of:

- damages for bodily injury and property damage, except damages included in the products-completed operations hazard; and
- medical expenses.

Products-Completed Operations Aggregate Limit

Subject to the Each Occurrence Limit, the Products-Completed Operations Aggregate Limit is the most we will pay for the sum of damages for **bodily injury** and **property damage** included in the **products-completed operations hazard**.

Advertising Injury And Personal Injury Aggregate Limit

The Advertising Injury And Personal Injury Aggregate Limit is the most we will pay for the sum of damages for advertising injury and personal injury.

Each Occurrence Limit

The Each Occurrence Limit is the most we will pay for the sum of:

- damages for bodily injury and property damage; and
- medical expenses;

arising out of any one occurrence.

Any amount paid for damages or **medical expenses** will reduce the amount of the applicable aggregate limit available for any other payment.