

STATE OF CALIFORNIA - DEPARTMENT OF TRANSPORTATION
**GUIDELINES FOR PERSONAL INJURY, LIABILITY AND
PROPERTY DAMAGE INSURANCE**

EXHIBIT
11-EX-11
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<i>Type of Use</i>	<i>Required</i>	<i>Not Required</i>
PUBLIC AGENCIES:		
Self Insured		X*
Not Self Insured	X	
PUBLIC UTILITIES:		
Self Insured		X*
Not Self Insured	X	
RESIDENTIAL:		
SFR		X
SFR with Pool	X	
Multi-Residential		X
Multi-Residential with Pool	X	
Master Tenancy Residential Apartments and Mobile Home Park	X	
COMMERCIAL/INDUSTRIAL:		
Large Corporations with Self Insurance (Ralston Purina, etc.)		X*
Parking—Private (For Lessee employees)	X	
Parking—Public	X	
Sales (Retail, Wholesale)	X	
Restaurants, Bars	X	
Offices—All Types	X	
Warehouses/Storage-Inside	X	
Storage-Outside-Equipment, RV's, Boats, etc.	X	
Service Stations	X	
Manufacturing	X	
Oil & Gas Subsurface Rights		X
Oil Well w/Surface Rights	X	
Drainage Ponds	X	
Access Rights for Cafes, etc.		X
Motels—Master Tenancy	X	
Services (Barber Shops, Beauty Parlors, Cleaners, etc.)	X	
Repairs—Auto, appliances, etc.	X	

* with self insurance clause in lease.

**GUIDELINES FOR PERSONAL INJURY, LIABILITY AND
PROPERTY DAMAGE INSURANCE (Cont.)**

<i>Type of Use</i>	<i>Required</i>	<i>Not Required</i>
AGRICULTURAL:		
Grazing—Cows, Horses, Sheep, Llamas, Goats		X
Crops—Row Crops, Orchards, Vineyards, Dry Farming		X
Sales—Fruits, Vegetables, Xmas Trees, etc.	X	
Community Gardens		X
SIGNBOARDS:		
On Premise		X
Off Premise		X
OTHER:		
Recreational (Golf Driving Range, Tennis Clubs, Skateboard Parks, Bike Paths)	X	
Road Approach		X
Landscaping		X
Parks	X	
Park 'n Ride Lots	X	
Porter Bill Parks	X	
Churches	X	