



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
8/30/2013

THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

PRODUCER NAME, CONTACT PERSON AND ADDRESS Prendiville Insurance Agency 27127 Calle Arroyo, Suite 1925 San Juan Capistrano, CA 92675		PHONE (A/C, No, Ext): (949) 487-9696 211	COMPANY NAME AND ADDRESS Lloyd's of London Empire Indemnity Insurance Company Hermitage Insurance Company Hiscox	NAIC NO:
FAX (A/C, No): (949) 487-9626	E-MAIL ADDRESS:	IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH		
CODE:	SUB CODE:	POLICY TYPE Earthquake Insurance		
AGENCY CUSTOMER ID #:	NAMED INSURED AND ADDRESS Cypress HOA c/o Accell Property Management, Inc. 23046 Avenida de la Carlota #700 Laguna Hills, CA 92653	LOAN NUMBER	POLICY NUMBER WB0009003	
ADDITIONAL NAMED INSURED(S)		EFFECTIVE DATE 9/1/2012	EXPIRATION DATE 9/1/2013	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
		THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION (Use REMARKS on page 2, if more space is required) BUILDING OR BUSINESS PERSONAL PROPERTY

LOCATION / DESCRIPTION All Units Within the Cypress HOA	Deductible: 20%
Demolition & Increased Cost of Construction Combined Sublimit: \$5,000,000	
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 EVIDENCE OF PROPERTY INSURANCE 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. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.	

COVERAGE INFORMATION PERILS INSURED BASIC BROAD SPECIAL Earthquake

COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 23,000,000	DED: 20%
<input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE	YES NO N/A If YES, LIMIT: Actual Loss Sustained; # of months:
BLANKET COVERAGE	<input checked="" type="checkbox"/> If YES, indicate value(s) reported on property identified above: \$
TERRORISM COVERAGE	<input checked="" type="checkbox"/> Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?	<input checked="" type="checkbox"/>
IS DOMESTIC TERRORISM EXCLUDED?	<input checked="" type="checkbox"/>
LIMITED FUNGUS COVERAGE	<input checked="" type="checkbox"/> If YES, LIMIT: DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)	<input checked="" type="checkbox"/>
REPLACEMENT COST	<input checked="" type="checkbox"/>
AGREED VALUE	<input checked="" type="checkbox"/>
COINSURANCE	<input checked="" type="checkbox"/> If YES, %
EQUIPMENT BREAKDOWN (If Applicable)	<input checked="" type="checkbox"/> If YES, LIMIT: DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	<input checked="" type="checkbox"/> If YES, LIMIT: DED:
- Demolition Costs	<input checked="" type="checkbox"/> If YES, LIMIT: DED:
- Incr. Cost of Construction	<input checked="" type="checkbox"/> If YES, LIMIT: DED:
EARTH MOVEMENT (If Applicable)	<input checked="" type="checkbox"/> If YES, LIMIT: 23,000,000 DED: 20%
FLOOD (If Applicable)	<input checked="" type="checkbox"/> If YES, LIMIT: 23,000,000 DED: 20%
WIND / HAIL (If Subject to Different Provisions)	<input checked="" type="checkbox"/> If YES, LIMIT: DED:
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS	<input checked="" type="checkbox"/>

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

MORTGAGEE	CONTRACT OF SALE	LENDER SERVICING AGENT NAME AND ADDRESS
LENDERS LOSS PAYABLE		
NAME AND ADDRESS Accell Property Management 23046 Avenida de la Carlota, Suite 700 Laguna Hills, CA 92653		AUTHORIZED REPRESENTATIVE <i>Antel Acilla</i>

EVIDENCE OF COMMERCIAL PROPERTY INSURANCE REMARKS - Including Special Conditions (Use only if more space is required)

Special Conditions:

Total Coverage of \$23,000,000 Carried Through:

Primary: Lloyds of London \$10,000,000 + Excess: Empire Indemnity \$5,500,000 / Hermitage Ins. Co. \$5,000,000 / Hiscox \$2,500,000

This Evidence of Property Insurance is Intended to Provide Proof of Earthquake Coverage Only.

***CANCELLATION - EXCEPT 10 DAY NOTICE FOR NON-PAYMENT OF PREMIUM**