



# EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

Cert ID 33123

DATE (MM/DD/YYYY)  
07/08/2022

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		PHONE (A/C, No, Ext): (949) 487-9696	COMPANY NAME AND ADDRESS		NAIC NO: 17221
Prendiville Insurance Agency 24661 Del Prado, Suite 3 License #0740433 Dana Point CA 92629			Homesite Insurance Company & QBE		
FAX (A/C, No): (949) 487-9626	E-MAIL ADDRESS:		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH		
CODE:	SUB CODE:		POLICY TYPE Earthquake & Flood		
AGENCY CUSTOMER ID #: 446113		LOAN NUMBER		POLICY NUMBER	
NAMED INSURED AND ADDRESS Cypress HOA c/o La Perla Property Management 26060 Acero, Suite 211 Mission Viejo CA 92691				DSP2201280/SSE88569-02	
ADDITIONAL NAMED INSURED(S)		EFFECTIVE DATE	EXPIRATION DATE	CONTINUED UNTIL TERMINATED IF CHECKED	
		07/12/2022	07/12/2023	<input type="checkbox"/>	
		THIS REPLACES PRIOR EVIDENCE DATED:			

**PROPERTY INFORMATION (ACORD 101 may be attached if more space is required)  BUILDING OR  BUSINESS PERSONAL PROPERTY**

LOCATION/DESCRIPTION All Units Within Cypress HOA - Cypress, CA 90630; 250 Units, 56 Buildings

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.

<b>COVERAGE INFORMATION</b>	PERILS INSURED	BASIC	BROAD	SPECIAL	X	Earthquake & Flood
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		
				X	If YES, LIMIT:	Actual Loss Sustained; # of months:
BLANKET COVERAGE		X			If YES, indicate value(s) reported on property identified above: \$	
TERRORISM COVERAGE		X			Attach Disclosure Notice / DEC	
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		X				
IS DOMESTIC TERRORISM EXCLUDED?		X				
LIMITED FUNGUS COVERAGE		X			If YES, LIMIT:	DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)		X				
REPLACEMENT COST		X				
AGREED VALUE		X				
COINSURANCE		X			If YES, %	
EQUIPMENT BREAKDOWN (If Applicable)				X	If YES, LIMIT:	DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		X			If YES, LIMIT:	DED:
- Demolition Costs		X			If YES, LIMIT: 5,000,000	DED: 20%
- Incr. Cost of Construction		X			If YES, LIMIT: 5,000,000	DED: 20%
EARTH MOVEMENT (If Applicable)				X	If YES, LIMIT:	DED:
FLOOD (If Applicable)		X			If YES, LIMIT: 23,000,000	DED: 100,000
WIND / HAIL INCL <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO Subject to Different Provisions:				X	If YES, LIMIT:	DED:
NAMED STORM INCL <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO Subject to Different Provisions:				X	If YES, LIMIT:	DED:
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS				X		

**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**

CONTRACT OF SALE	LENDER'S LOSS PAYABLE	LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
MORTGAGEE	X Certificate Holder		
NAME AND ADDRESS			AUTHORIZED REPRESENTATIVE
La Perla Property Management  26060 Acero Suite 211 Mission Viejo CA 92691			

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# Special Conditions Overflow

DATE  
07/08/2022

AGENCY	PHONE, (A/C, No, Ext): (949) 487-9696	APPLICANT (First Named Insured)
	Fax (A/C, No.): (949) 487-9626	Cypress HOA c/o La Perla Property Management 26060 Acero, Suite 211 Mission Viejo CA 92691
Prendiville Insurance Agency 24661 Del Prado, Suite 3 Dana Point CA 92629		
CODE:	SUB CODE:	
AGENCY CUSTOMER ID: 446113		

## SPECIAL CONDITIONS / OTHER COVERAGES

This Evidence of Property Insurance is Intended to Provide Proof of Earthquake & Flood Coverage Only. Earthquake Deductible: 20% of the Total Values of Risk at Time of Loss Per Unit of Insurance (Building) Affected, Subject to a \$25,000 Minimum Per Occurrence. Flood Deductible: \$100,000 Per Occurrence. \$25,000 All Other Perils;