



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

Cert ID 41277

DATE (MM/DD/YYYY)

06/29/2026

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 24661 Del Prado, Suite 3 License #0740433 Dana Point CA 92629		PHONE (A/C, No, Ext): (949) 487-9696	COMPANY NAME AND ADDRESS Certain Underwriters at Lloyds Certain Underwriters at Lloyds (IQW)	NAIC NO:
FAX (A/C, No): (949) 487-9626		E-MAIL ADDRESS:	IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE: AGENCY CUSTOMER ID #: 446113	SUB CODE:		POLICY TYPE Earthquake & Flood	
NAMED INSURED AND ADDRESS Cypress Homeowners Association c/o La Perla Property Management, LLC 25201 Paseo de Alicia, Suite 150 Laguna Hills CA 92653		LOAN NUMBER	POLICY NUMBER DSP2506341	
ADDITIONAL NAMED INSURED(S)		EFFECTIVE DATE 07/12/2026	EXPIRATION DATE 07/12/2027	☐ CONTINUED UNTIL TERMINATED IF CHECKED
		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 Homeowners Association - Cypress, CA 90630

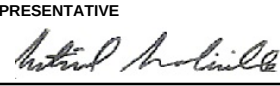
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE 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	X	Earthquake & Flood
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 10,000,000		DED: 20%					
		YES	NO	N/A			
☐ BUSINESS INCOME ☐ RENTAL VALUE				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: 6,087,518 DED: 20%		
- Incr. Cost of Construction		X			If YES, LIMIT: 6,087,518 DED: 20%		
EARTH MOVEMENT (If Applicable)			X		If YES, LIMIT: DED:		
FLOOD (If Applicable)		X			If YES, LIMIT: 10,000,000 DED: 5%		
WIND / HAIL INCL ☐ YES ☒ NO Subject to Different Provisions:				X	If YES, LIMIT: DED:		
NAMED STORM INCL ☐ YES ☒ 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 La Perla Property Management, LLC 25201 Paseo de Alicia Suite 150 Laguna Hills CA 92653			AUTHORIZED REPRESENTATIVE 

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Special Conditions Overflow		DATE 06/29/2026
AGENCY	PHONE, (A/C, No, Ext): (949) 487-9696 Fax (A/C, No.): (949) 487-9626	APPLICANT (First Named Insured) Cypress Homeowners Association c/o La Perla Property Management, LLC Laguna Hills CA 92653
Prendiville Insurance Agency 24661 Del Prado, Suite 3 Dana Point CA 92629		
CODE:	SUB CODE:	
AGENCY CUSTOMER ID: 446113		

SPECIAL CONDITIONS / OTHER COVERAGES

Carriers:

Certain Underwriters at Lloyds; Certain Underwriters at Lloyds (IQW)

NAIC# 44776 StarStone Specialty Insurance Company

NAIC# 16823 Fortegra Specialty Insurance Company

NAIC# 17159 Atain Specialty Insurance Company

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 \$50,000 Minimum Per Occurrence.

Flood Deductible: 5% per Unit; Subject to a Minimum of \$100,000 Per Occurrence.

All Other Perils: \$25,000

***CANCELLATION: 90 DAY NOTICE, EXCEPT 10 DAY NOTICE FOR NON-PAYMENT OF PREMIUM.**