



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

Cert ID 1394

DATE (MM/DD/YYYY)

8/31/2015

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 Multiple - See Below	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 & Flood	
AGENCY CUSTOMER ID #: 446113		LOAN NUMBER		POLICY NUMBER MULTIPLE
NAMED INSURED AND ADDRESS Cypress HOA c/o Accell Property Management, Inc. 23046 Avenida De La Carlota, Suite 700 Laguna Hills CA 92653		EFFECTIVE DATE 9/1/2015	EXPIRATION DATE 9/1/2016	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
ADDITIONAL NAMED INSURED(S)		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 Cypress HOA


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: \$ 23,000,000							DED: 20
<input type="checkbox"/> BUSINESS INCOME	<input type="checkbox"/> RENTAL VALUE	YES	NO	N/A			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: DED:
- Incr. Cost of Construction		X					If YES, LIMIT: DED:
EARTH MOVEMENT (If Applicable)		X					If YES, LIMIT: DED:
FLOOD (If Applicable)		X					If YES, LIMIT: DED:
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

MORTGAGEE	CONTRACT OF SALE	LENDER SERVICING AGENT NAME AND ADDRESS
LENDERS LOSS PAYABLE	X Additional Insured	
NAME AND ADDRESS Accell Property Management, Inc. 23046 Avenida De La Carlota Suite 700 Laguna Hills CA 92653		AUTHORIZED REPRESENTATIVE 

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

Primary Carriers:

Palomar Specialty Insurance Company (75%), Policy #PA700501
General Security Indemnity Company of Arizona (25%), Policy #TR00014860081015

Excess Carriers:

Empire Indemnity Insurance Company (75%), Policy #BPP0107279
General Security Indemnity Company of Arizona, Policy #TR00014860081215

Sublimits: \$5,000,000 Building Ordinance, Increased Construction Cost and Demolition Collectively.

Earthquake Deductible: 20%, Subject to \$25,000 Minimum Per Occurrence.

Flood Deductible: 20%, Subject to \$100,000 Minimum Per Occurrence.

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