



THETERR-01

SWATERS

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

5/14/2026

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

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER M&O Agencies, LLC 2625 W Geronimo Place, Suite 350 Chandler, AZ 85224	CONTACT NAME:		
	PHONE (A/C, No, Ext):	(480) 730-4920	FAX (A/C, No): (480) 730-4929
INSURED The Terrace at Canyon Hills Homeowners Association 100 Santa Rosa Ct Laguna Beach, CA 92651	E-MAIL ADDRESS:		
	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A : LIO Specialty Insurance Company		17346
	INSURER B : Ascot Insurance Company		23752
	INSURER C : Pennsylvania Manufacturers' Association Insurance Company		12262
	INSURER D : Continental Casualty Company		20443
INSURER E : Landmark American Ins. Co.		33138	
INSURER F :			

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PROJECT ☒ LOC ☐ OTHER:			LSIC110010771900	2/26/2026	2/26/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 0 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
A	☐ AUTOMOBILE LIABILITY ☐ ANY AUTO OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY			LSIC110010771900	2/26/2026	2/26/2027	COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ 1,000,000 BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	☐ UMBRELLA LIAB ☒ OCCUR ☒ EXCESS LIAB ☐ CLAIMS-MADE ☐ DED ☒ RETENTION \$ 0			SFU00002895	2/26/2026	2/26/2027	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000 \$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y / N N	N / A	2026011064815Y	2/26/2026	2/26/2027	☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
D	Directors & Officers			768701811	2/26/2026	2/26/2027	Retention \$5,000 1,000,000
E	Property			LHT949211	2/26/2026	3/1/2027	Blkt Building Limit 71,430,855

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

CANCELLATION

Platinum Management Group
65 Enterprise, Suite 350A
Aliso Viejo, CA 92656

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

AUTHORIZED REPRESENTATIVE



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
3/1/2026

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.

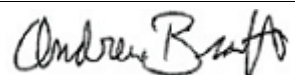
PRODUCER NAME, CONTACT PERSON AND ADDRESS Apartment Insurance Consultants 7000 N. Mopac Suite 250 Austin, TX 78731		PHONE (A/C, No, Ext) (512) 467-7299	COMPANY NAME AND ADDRESS Landmark American Underwriters at Lloyds, London - Terrorism Liberty Mutual - Mechanical Breakdown		NAIC NO: LHT956157 AFF284679G26 YB2-L9L-472696-016
FAX (A/C, No): (512) 452-7288	E-MAIL ADDRESS AndrewB@aicinsure.com		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH		
CODE: AGENCY ID #: C154 CUSTOMER ID #: M-23			POLICY TYPE Commercial Property		
NAMED INSURED AND ADDRESS The Terrace at Canyon Hills Homeowners Association c/o Platinum Mgmt Grp, 65 Enterprise Aliso Viejo, CA 92656-			LOAN NUMBER		POLICY NUMBER
ADDITIONAL NAMED INSURED(S)			EFFECTIVE DATE 3/1/2026	EXPIRATION DATE 3/1/2027	☐ 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 C1540301 100-123 Santa Rosa Ct; 300-322, 400-423 San Nicholas Ct; Garages 1,6,7,8,9,12; Pool house #2 Laguna Beach, CA 92651-	THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE NAMED INSURED 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 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.	
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COVERAGE INFORMATION		PERILS INSURED	☐ BASIC	☐ BROAD	☒ SPECIAL
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE:		\$32,795,805	DED: \$100,000		
☒ BUSINESS INCOME	RENTAL VALUE	☒ YES ☐ NO ☐ N/A	Contents: \$0		
BLANKET COVERAGE		☒	If YES, LIMIT: \$731,016 Actual Loss Sustained; # of months:		
TERRORISM COVERAGE		☒	If YES, indicate value(s) reported on property identified above: \$ \$33,526,821		
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		☒	Attach Disclosure Notice / DEC		
IS DOMESTIC TERRORISM EXCLUDED?		☒			
LIMITED FUNGUS COVERAGE		☒	If YES, LIMIT: DED:		
FUNGUS EXCLUSION (If "YES", specify organization's form used)		☒	Except Actual Cash Value for roofs 10 years or older		
REPLACEMENT COST		☒			
AGREED VALUE		☒			
COINSURANCE		☒	If YES, %		
EQUIPMENT BREAKDOWN (If Applicable)		☒	If YES, LIMIT: \$33,526,821 DED: \$10,000		
ORDINANCE OR LAW -Coverage for loss to undamaged portion of bldg		☒	If YES, LIMIT: \$32,795,805 DED: \$100,000		
- Demolition Costs		☒	If YES, LIMIT: \$10,000,000 DED: \$100,000		
- Incr. Cost of Construction		☒	If YES, LIMIT: \$10,000,000 DED: \$100,000		
EARTH MOVEMENT (If Applicable)		☒	If YES, LIMIT: DED:		
FLOOD (If Applicable)		☒	If YES, LIMIT: DED:		
WIND / HAIL INCL	☒ YES ☐ NO Subject to Different Provisions:	☒	If YES, LIMIT: \$33,526,821 DED: \$100,000		
NAMED STORM INCL	☒ YES ☐ NO Subject to Different Provisions:	☒	If YES, LIMIT: \$33,526,821 DED: \$100,000		
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS		☒			

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		LENDER SERVING AGENT NAME AND ADDRESS	
☐ CONTRACT OF SALE	☒ LENDERS LOSS PAYABLE	Per Schedule of Additional Interests	
☒ MORTGAGEE		AUTHORIZED REPRESENTATIVE	
NAME AND ADDRESS Per Schedule of Additional Interests			

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Schedule of Additional Interests

M-23

Location Number: C1540301
Named Insured: The Terrace at Canyon Hills Homeowners Association

Location Name: The Terrace at Canyon Hills Phase 1
Location Address: 100-123 Santa Rosa Ct; 300-322, 400-423 San Nicholas Ct; Garages 1,6,7,8,9,12; Pool house #2
Laguna Beach, CA 92651-

Coverage Type	Effective Date	Cancellation Date	Otherwise valid until
Property	3/1/2026		3/1/2027

Lender, Additional Insured, and Loss Payee:
Various

Loan Number:
Contact Name:
Phone #: Fax #:
Email:



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
2/26/2026

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.

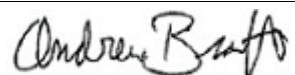
PRODUCER NAME, CONTACT PERSON AND ADDRESS Apartment Insurance Consultants 7000 N. Mopac Suite 250 Austin, TX 78731		PHONE (A/C, No. Ext) (512) 467-7299	COMPANY NAME AND ADDRESS Landmark American Insurance Company Underwriters at Lloyds, London - Terrorism Liberty Mutual - Mechanical Breakdown		NAIC NO: LHT949211 AFF284679G26 YB2-L9L-472696-016
FAX (A/C, No.) (512) 452-7288	E-MAIL ADDRESS AndrewB@aicinsure.com		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH		
CODE:	SUB CODE:		POLICY TYPE Commercial Property		
AGENCY CUSTOMER ID #: C154	M-23		LOAN NUMBER		
NAMED INSURED AND ADDRESS The Terrace at Canyon Hills Homeowners Association c/o Platinum Mgmt Grp, 65 Enterprise Aliso Viejo, CA 92656-			POLICY NUMBER		
ADDITIONAL NAMED INSURED(S)			EFFECTIVE DATE 2/26/2026	EXPIRATION DATE 3/1/2026	☐ 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 C1540302	The Terrace at Canyon Hills Phase 2 200-228 Santa Rosa Ct; 500-521, 600-629 San Nicholas Ct; Garages 2,3,4,5,10,11; Pool house #2 Laguna Beach, CA 92651-
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE NAMED INSURED 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 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
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE:		\$38,635,050		DED: \$100,000		
☒ BUSINESS INCOME	RENTAL VALUE	YES	NO	N/A	Contents: \$0	
BLANKET COVERAGE		☒			If YES, LIMIT: \$833,976 Actual Loss Sustained; # of months:	
TERRORISM COVERAGE		☒			If YES, indicate value(s) reported on property identified above: \$ \$39,469,026	
IS THERE A TERRORISM-SPECIFIC EXCLUSION?			☒		Attach Disclosure Notice / DEC	
IS DOMESTIC TERRORISM EXCLUDED?			☒			
LIMITED FUNGUS COVERAGE			☒		If YES, LIMIT: DED:	
FUNGUS EXCLUSION (If "YES", specify organization's form used)		☒			Except Actual Cash Value for roofs 10 years or older	
REPLACEMENT COST		☒				
AGREED VALUE		☒				
COINSURANCE			☒		If YES, %	
EQUIPMENT BREAKDOWN (If Applicable)		☒			If YES, LIMIT: \$39,469,026 DED: \$10,000	
ORDINANCE OR LAW -Coverage for loss to undamaged portion of bldg		☒			If YES, LIMIT: \$38,635,050 DED: \$100,000	
- Demolition Costs		☒			If YES, LIMIT: \$10,000,000 DED: \$100,000	
- Incr. Cost of Construction		☒			If YES, LIMIT: \$10,000,000 DED: \$100,000	
EARTH MOVEMENT (If Applicable)			☒		If YES, LIMIT: DED:	
FLOOD (If Applicable)			☒		If YES, LIMIT: DED:	
WIND / HAIL INCL	☒ YES	NO	Subject to Different Provisions:	☒	If YES, LIMIT: \$39,469,026 DED: \$100,000	
NAMED STORM INCL	☒ YES	NO	Subject to Different Provisions:	☒	If YES, LIMIT: \$39,469,026 DED: \$100,000	
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS		☒				

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.

CONTRACT OF SALE ☒ LENDERS LOSS PAYABLE ☐ LOSS PAYEE		LENDER SERVICING AGENT NAME AND ADDRESS Per Schedule of Additional Interests
☒ MORTGAGEE		
NAME AND ADDRESS Per Schedule of Additional Interests		AUTHORIZED REPRESENTATIVE 

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Schedule of Additional Interests

M-23

Location Number: C1540302
Named Insured: The Terrace at Canyon Hills Homeowners Association

Location Name: The Terrace at Canyon Hills Phase 2
Location Address: 200-228 Santa Rosa Ct; 500-521, 600-629 San Nicholas Ct; Garages 2,3,4,5,10,11; Pool house #2
Laguna Beach, CA 92651-

Coverage Type	Effective Date	Cancellation Date	Otherwise valid until
Property	3/1/2026		3/1/2027

Lender, Additional
Insured, and Loss
Payee:
Various

Loan Number:
Contact Name:
Phone #: Fax #:
Email:



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
2/26/2026

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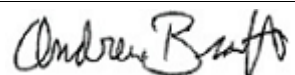
PRODUCER NAME, CONTACT PERSON AND ADDRESS Apartment Insurance Consultants 7000 N. Mopac Suite 250 Austin, TX 78731		PHONE (A/C, No, Ext) (512) 467-7299	COMPANY NAME AND ADDRESS Landmark American Insurance Company Underwriters at Lloyds, London - Terrorism Liberty Mutual - Mechanical Breakdown		NAIC NO: LHT949211 AFF284679G26 YB2-L9L-472696-016
FAX (A/C, No): (512) 452-7288		E-MAIL ADDRESS AndrewB@aicinsure.com		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE:		SUB CODE:		POLICY TYPE Commercial Property	
AGENCY CUSTOMER ID #: C154		M-23		LOAN NUMBER	
NAMED INSURED AND ADDRESS The Terrace at Canyon Hills Homeowners Association c/o Platinum Mgmt Grp, 65 Enterprise Aliso Viejo, CA 92656-				POLICY NUMBER	
ADDITIONAL NAMED INSURED(S)				EFFECTIVE DATE 2/26/2026	
				EXPIRATION DATE 3/1/2026	
				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 C1540301	The Terrace at Canyon Hills Phase 1 100-123 Santa Rosa Ct; 300-322, 400-423 San Nicholas Ct; Garages 1,6,7,8,9,12; Pool house #2 Laguna Beach, CA 92651-
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE NAMED INSURED 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 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	
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE:		\$32,795,805		DED:		\$100,000			
		YES	NO	N/A	Contents: \$0				
☒	BUSINESS INCOME RENTAL VALUE	☒			If YES, LIMIT: \$731,016 Actual Loss Sustained; # of months:				
BLANKET COVERAGE		☒			If YES, indicate value(s) reported on property identified above: \$ \$33,526,821				
TERRORISM COVERAGE		☒			Attach Disclosure Notice / DEC				
IS THERE A TERRORISM-SPECIFIC EXCLUSION?			☒						
IS DOMESTIC TERRORISM EXCLUDED?			☒						
LIMITED FUNGUS COVERAGE			☒		If YES, LIMIT: DED:				
FUNGUS EXCLUSION (If "YES", specify organization's form used)		☒							
REPLACEMENT COST		☒			Except Actual Cash Value for roofs 10 years or older				
AGREED VALUE		☒							
COINSURANCE			☒		If YES, %				
EQUIPMENT BREAKDOWN (If Applicable)		☒			If YES, LIMIT: \$33,526,821 DED: \$10,000				
ORDINANCE OR LAW -Coverage for loss to undamaged portion of bldg		☒			If YES, LIMIT: \$32,795,805 DED: \$100,000				
- Demolition Costs		☒			If YES, LIMIT: \$10,000,000 DED: \$100,000				
- Incr. Cost of Construction		☒			If YES, LIMIT: \$10,000,000 DED: \$100,000				
EARTH MOVEMENT (If Applicable)			☒		If YES, LIMIT: DED:				
FLOOD (If Applicable)			☒		If YES, LIMIT: DED:				
WIND / HAIL INCL	☒ YES				If YES, LIMIT: \$33,526,821 DED: \$100,000				
NAMED STORM INCL	☒ YES				If YES, LIMIT: \$33,526,821 DED: \$100,000				
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS		☒							

CANCELLATION
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ADDITIONAL INTEREST		CONTRACT OF SALE ☒ LENDERS LOSS PAYABLE ☐ LOSS PAYEE		LENDER SERVICING AGENT NAME AND ADDRESS	
☒ MORTGAGEE				Per Schedule of Additional Interests	
NAME AND ADDRESS Per Schedule of Additional Interests				AUTHORIZED REPRESENTATIVE 	

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Schedule of Additional Interests

M-23

Location Number: C1540301
Named Insured: The Terrace at Canyon Hills Homeowners Association

Location Name: The Terrace at Canyon Hills Phase 1
Location Address: 100-123 Santa Rosa Ct; 300-322, 400-423 San Nicholas Ct; Garages 1,6,7,8,9,12; Pool house #2

Laguna Beach, CA 92651-

Coverage Type	Effective Date	Cancellation Date	Otherwise valid until
Property	3/1/2026		3/1/2027

Lender, Additional Insured, and Loss Payee:

Various

Loan Number:
Contact Name:
Phone #: Fax #:
Email:



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DATE (MM/DD/YYYY)
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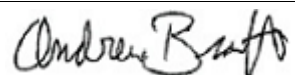
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FAX (A/C, No): (512) 452-7288		E-MAIL ADDRESS AndrewB@aicinsure.com		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE:		SUB CODE:		POLICY TYPE Commercial Property	
AGENCY CUSTOMER ID #: C154		M-23		LOAN NUMBER	
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ADDITIONAL NAMED INSURED(S)		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 C1540302	The Terrace at Canyon Hills Phase 2 200-228 Santa Rosa Ct; 500-521, 600-629 San Nicholas Ct; Garages 2,3,4,5,10,11; Pool house #2 Laguna Beach, CA 92651-
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COVERAGE INFORMATION		PERILS INSURED		BASIC		BROAD		X SPECIAL	
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE:				\$38,635,050		DED:		\$100,000	
		YES	NO	N/A	Contents: \$0				
☒	BUSINESS INCOME RENTAL VALUE	☒			If YES, LIMIT: \$833,976		Actual Loss Sustained; # of months:		
BLANKET COVERAGE		☒			If YES, indicate value(s) reported on property identified above: \$ \$39,469,026				
TERRORISM COVERAGE		☒			Attach Disclosure Notice / DEC				
IS THERE A TERRORISM-SPECIFIC EXCLUSION?			☒						
IS DOMESTIC TERRORISM EXCLUDED?			☒						
LIMITED FUNGUS COVERAGE			☒		If YES, LIMIT:		DED:		
FUNGUS EXCLUSION (If "YES", specify organization's form used)		☒							
REPLACEMENT COST		☒			Except Actual Cash Value for roofs 10 years or older				
AGREED VALUE		☒							
COINSURANCE			☒		If YES, %				
EQUIPMENT BREAKDOWN (If Applicable)		☒			If YES, LIMIT: \$39,469,026		DED: \$10,000		
ORDINANCE OR LAW -Coverage for loss to undamaged portion of bldg		☒			If YES, LIMIT: \$38,635,050		DED: \$100,000		
- Demolition Costs		☒			If YES, LIMIT: \$10,000,000		DED: \$100,000		
- Incr. Cost of Construction		☒			If YES, LIMIT: \$10,000,000		DED: \$100,000		
EARTH MOVEMENT (If Applicable)			☒		If YES, LIMIT:		DED:		
FLOOD (If Applicable)			☒		If YES, LIMIT:		DED:		
WIND / HAIL INCL	☒ YES		NO Subject to Different Provisions:	☒	If YES, LIMIT: \$39,469,026		DED: \$100,000		
NAMED STORM INCL	☒ YES		NO Subject to Different Provisions:	☒	If YES, LIMIT: \$39,469,026		DED: \$100,000		
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS		☒							

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.

CONTRACT OF SALE ☒ LENDERS LOSS PAYABLE ☐ LOSS PAYEE		LENDER SERVICING AGENT NAME AND ADDRESS	
☒ MORTGAGEE		Per Schedule of Additional Interests	
NAME AND ADDRESS Per Schedule of Additional Interests		AUTHORIZED REPRESENTATIVE 	

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Schedule of Additional Interests

M-23

Location Number: C1540302
Named Insured: The Terrace at Canyon Hills Homeowners Association

Location Name: The Terrace at Canyon Hills Phase 2
Location Address: 200-228 Santa Rosa Ct; 500-521, 600-629 San Nicholas Ct; Garages 2,3,4,5,10,11; Pool house #2
Laguna Beach, CA 92651-

Coverage Type	Effective Date	Cancellation Date	Otherwise valid until
Property	3/1/2026		3/1/2027

Lender, Additional
Insured, and Loss
Payee:
Various

Loan Number:
Contact Name:
Phone #: Fax #:
Email:
