



CERTIFICATE OF PROPERTY INSURANCE

3042493

DATE (MM/DD/YYYY)
07/03/2024

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.

If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

PRODUCER Scott Litman Insurance Agency, Inc. 4500 Park Granada Blvd., Suite 202 Calabasas, CA 91302 (818) 879-5980	CONTACT NAME: PHONE (A/C, No, Ext): 818-879-5980 FAX (A/C, No): E-MAIL ADDRESS: customerservice@sliaains.com PRODUCER CUSTOMER ID:														
INSURED El Dorado on Spring Property Owners Association c/o HOA Accounting Services 3100 Clayton Road Concord, CA 94519	<table><tr><th>INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr><tr><td>INSURER A: Navigators Specialty Insurance Company</td><td>36056</td></tr><tr><td>INSURER B: PMA Insurance Group</td><td>12262</td></tr><tr><td>INSURER C: Scottsdale Insurance Company</td><td>41297</td></tr><tr><td>INSURER D: Greenwich Insurance Company</td><td>22322</td></tr><tr><td>INSURER E:</td><td></td></tr><tr><td>INSURER F:</td><td></td></tr></table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Navigators Specialty Insurance Company	36056	INSURER B: PMA Insurance Group	12262	INSURER C: Scottsdale Insurance Company	41297	INSURER D: Greenwich Insurance Company	22322	INSURER E:		INSURER F:	
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COVERAGES**CERTIFICATE NUMBER:****REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

., ., ., CA 00000-0000

El Dorado on Spring Property Owners Association; 416 S Spring St., Los Angeles, CA 90013

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	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS														
A	☒ PROPERTY CAUSES OF LOSS <table><tr><td>☐ BASIC</td><td>BUILDING</td></tr><tr><td>☐ BROAD</td><td>CONTENTS</td></tr><tr><td>☒ SPECIAL</td><td></td></tr><tr><td>☐ EARTHQUAKE</td><td></td></tr><tr><td>☒ WIND</td><td></td></tr><tr><td>☐ FLOOD</td><td></td></tr><tr><td>☒ RC</td><td>100%</td></tr></table>	☐ BASIC	BUILDING	☐ BROAD	CONTENTS	☒ SPECIAL		☐ EARTHQUAKE		☒ WIND		☐ FLOOD		☒ RC	100%	1P792307036-01	05/28/2024	05/28/2025	☒ BUILDING ☐ PERSONAL PROPERTY ☐ BUSINESS INCOME ☐ EXTRA EXPENSE ☐ RENTAL VALUE ☐ BLANKET BUILDING ☐ BLANKET PERS PROP ☐ BLANKET BLDG & PP ☒ Deductible ☒ Water Deduct	\$ 500,000,000 \$ \$ \$ \$ \$ \$ \$ \$ 25,000 \$ 25,000
☐ BASIC	BUILDING																			
☐ BROAD	CONTENTS																			
☒ SPECIAL																				
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	☐ INLAND MARINE CAUSES OF LOSS <table><tr><td>☐ NAMED PERILS</td><td></td></tr></table>	☐ NAMED PERILS		TYPE OF POLICY POLICY NUMBER				\$ \$ \$ \$												
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B	☒ CRIME TYPE OF POLICY	4124010598409Y	07/14/2024	05/28/2025	☒ Limit ☒ Deductible	\$ 1,200,000 \$ 5,000 \$														
	☐ BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$ \$														
C	General Liability	CPS8021134	07/14/2024	05/28/2025	☒ \$1,000,000 Occ	\$ 2,000,000 Agg														
D	Umbrella	PPP744000111	07/14/2024	05/28/2025	☒ Limit	\$ 10,000,000														

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

* Replacement Cost* 72 Units: **Units included per CC&R's**

NOTICE TO UNIT OWNER: This policy does not include coverage for household contents, personal property of individual unit owner, individual unit owner's personal liability and Loss of Use. There is a 10 days' notice of cancellation for non-payment and a 30 days' notice of cancellation for any other reason.

CERTIFICATE HOLDER**CANCELLATION**

No Certificate Holder . . ., CA 00000-0000 Loan Number: .	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 <i>Scott Litman</i>
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AGENCY CUSTOMER ID: _____

LOC #: _____

**ADDITIONAL REMARKS SCHEDULE**Page 1 of 1

AGENCY Scott Litman Insurance Agency, Inc.		NAMED INSURED El Dorado on Spring Property Owners Association c/o HOA Accounting Services 3100 Clayton Rd Concord, CA 94519	
POLICY NUMBER			
CARRIER	NAIC CODE	EFFECTIVE DATE:	

ADDITIONAL REMARKS**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,****FORM NUMBER:** 24 **FORM TITLE:** CERTIFICATE OF PROPERTY INSURANCE

D&O CARRIER: Philadelphia Indemnity Insurance

D&O POLICY #: PCAP035145-0322

D&O POLICY PERIOD: 07/14/2024 - 05/28/2025

Limit: \$1,000,000

Retention: \$5,000

WC CARRIER(S): Amtrust North America

WC POLICY #(S): TWC4451475

WC POLICY PERIOD: 07/14/2024- 07/14/2025

\$1,000,000 Each Accident

\$1,000,000 Disease - Policy Limit

\$1,000,000 Disease - Each Employee

FLOOD CARRIER(S): Navigators Specialty Insurance Underwriters

FLOOD POLICY #(S): 1P792307036-01

FLOOD POLICY PERIOD: 05/28/2024 - 05/28/2025

Limit: \$10,000,000

Deductible: \$250,000

This policy does not include co-insurance

Building ordinance coverage (all 3 parts) : INCLUDED

Severability clause/separation of insureds: INCLUDED

Fidelity bond/crime/employee dishonesty policy includes coverage for property management/managers

Mechanical Breakdown Coverage: INCLUDED