



CERTIFICATE OF PROPERTY INSURANCE

3317233

DATE (MM/DD/YYYY)
05/29/2026

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.

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 NFP Property & Casualty 4500 Park Granada Blvd., Suite 202 Calabasas, CA 91302 (818) 879-5980 Ext 0	CONTACT NAME: PHONE (A/C, No, Ext): (818) 879-5980 FAX (A/C, No): E-MAIL ADDRESS: donna.sacks@nfp.com PRODUCER CUSTOMER ID:														
INSURED El Dorado on Spring Property Owners Association c/o Casanet Property Management 40960 Cal Oaks Road #268 Murrieta, CA 92562	<table><tr><th>INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr><tr><td>INSURER A: Fireman's Fund Insurance Company</td><td>21873</td></tr><tr><td>INSURER B: PMA Insurance Company</td><td>12262</td></tr><tr><td>INSURER C: Spinnaker Specialty Insurance Company</td><td>24376</td></tr><tr><td>INSURER D:</td><td></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: Fireman's Fund Insurance Company	21873	INSURER B: PMA Insurance Company	12262	INSURER C: Spinnaker Specialty Insurance Company	24376	INSURER D:		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%	AXMP25000334-01	5/28/2026	5/28/2027	☒ BUILDING ☐ PERSONAL PROPERTY ☐ BUSINESS INCOME ☐ EXTRA EXPENSE ☐ RENTAL VALUE ☐ BLANKET BUILDING ☐ BLANKET PERS PROP ☐ BLANKET BLDG & PP ☒ Deductible ☒ Water Deduct	\$ 30,718,330 \$ \$ \$ \$ \$ \$ \$ \$ 25,000 \$ 25,000
☐ BASIC	BUILDING																			
☐ BROAD	CONTENTS																			
☒ SPECIAL																				
☐ EARTHQUAKE																				
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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	412601-05-98-40-9Y G47416826004	5/28/2026	5/28/2027	☒ Limit ☒ Deductible	\$ 1,200,000 \$ 5,000 \$														
	☐ BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$ \$														
A	General Liability	AXMP25000334-01	5/28/2026	5/28/2027	☒ \$1,000,000 Occ	\$ 2,000,000 Agg														
C	Umbrella	TBD	5/28/2026	5/28/2027	☒ 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** POLICY DOES NOT INCLUDE UNAFFILIATED PROJECTS
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>Amber Lindeen</i>
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AGENCY CUSTOMER ID: _____

LOC #: _____



ADDITIONAL REMARKS SCHEDULE

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AGENCY NFP, an Aon Company		NAMED INSURED El Dorado on Spring Property Owners Association C/O Casanet Property Management 40960 Cal Oaks Rd. # 268 Murrieta, CA 92562	
POLICY NUMBER		EFFECTIVE DATE:	
CARRIER	NAIC CODE		

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 #: PCAP035145-0522

D&O POLICY PERIOD: 05/28/2026 - 5/28/2027

Limit: \$1,000,000

Retention: \$5,000

WC CARRIER(S): PMA Group Insurance

WC POLICY #: 202601-05-98-40-9Y

WC POLICY PERIOD: 05/28/2026- 05/28/2027

No Direct Employees

Limit: \$1,000,000 per occurrence

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