



CERTIFICATE OF PROPERTY INSURANCE

3166021

DATE (MM/DD/YYYY)
05/22/2025

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, an AON company 4500 Park Granada Blvd., Suite 202 Calabasas, CA 91302 (818) 879-5980 Ext 0	CONTACT NAME: Donna Sacks PHONE (A/C, No. Ext): (818) 879-5980 E-MAIL ADDRESS: donna.sacks@nfp.com PRODUCER CUSTOMER ID:		FAX (A/C, No):
	INSURER(S) AFFORDING COVERAGE		NAIC #
INSURED El Dorado on Spring Property Owners Association c/o HOA Accounting Services 3100 Clayton Road Concord, CA 94519	INSURER A: Fireman's Fund Insurance Company		21873
	INSURER B: PMA Insurance Group		12262
	INSURER C: Greenwich Insurance Company		22322
	INSURER D:		
	INSURER E:		
	INSURER F:		

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	<input checked="" type="checkbox"/> PROPERTY CAUSES OF LOSS	AXMP25000334-00	5/28/2025	5/28/2026	<input checked="" type="checkbox"/> BUILDING <input type="checkbox"/> PERSONAL PROPERTY <input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> EXTRA EXPENSE <input type="checkbox"/> RENTAL VALUE <input type="checkbox"/> BLANKET BUILDING <input type="checkbox"/> BLANKET PERS PROP <input type="checkbox"/> BLANKET BLDG & PP <input checked="" type="checkbox"/> Deductible <input checked="" type="checkbox"/> Water Deduct	\$ 30,718,330				
						DEDUCTIBLES	\$			
	<input type="checkbox"/> BASIC <input type="checkbox"/> BROAD					BUILDING	\$			
	<input checked="" type="checkbox"/> SPECIAL <input type="checkbox"/> EARTHQUAKE					CONTENTS	\$			
	<input checked="" type="checkbox"/> WIND <input type="checkbox"/> FLOOD						\$			
	<input type="checkbox"/> RC					100%	\$			
	<input type="checkbox"/> INLAND MARINE CAUSES OF LOSS					TYPE OF POLICY			\$	
	<input type="checkbox"/> NAMED PERILS					POLICY NUMBER			\$	
B	<input checked="" type="checkbox"/> CRIME TYPE OF POLICY	4125010598409Y	5/28/2025	5/28/2026	<input checked="" type="checkbox"/> Limit <input checked="" type="checkbox"/> Deductible	\$ 1,200,000				
						\$ 5,000				
<input type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN						\$				
A	General Liability	AXMP25000334-00	5/28/2025	5/28/2026	<input checked="" type="checkbox"/> \$1,000,000 Occ	\$ 2,000,000 Agg				
C	Umbrella	TBD	5/28/2025	5/28/2026	<input checked="" type="checkbox"/> Limit	\$ 15,000,000				

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**

., CA 00000-0000 Loan Number: .	<p>SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.</p> <p>AUTHORIZED REPRESENTATIVE</p> <p><i>Scott Hitman</i></p>
---	---

© 1995-2009 ACORD CORPORATION. All rights reserved.



ADDITIONAL REMARKS SCHEDULE

AGENCY NFP, an Aon Company		NAMED INSURED El Dorado on Spring Property Owners Association c/o HOA Accounting Services 3100 Clayton Rd Concord, CA 94519	
POLICY NUMBER		3100 Clayton Rd Concord, CA 94519	
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 #: PCAP035145-0422
 D&O POLICY PERIOD: 05/28/2025 - 5/28/2026

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

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