



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

Cert ID 39562

DATE (MM/DD/YYYY)

06/27/2025

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 Certain Underwriters at Lloyd's	NAIC NO:
FAX (A/C, No): (949) 487-9626		E-MAIL ADDRESS: cert@hoaville.com	IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE: AGENCY CUSTOMER ID #: 446113	SUB CODE:		POLICY TYPE Earthquake & Flood	
NAMED INSURED AND ADDRESS Cypress Homeowners Association c/o La Perla Property Management, LLC 25201 Paseo De Alicia, Suite 150 Laguna Hills CA 92653		LOAN NUMBER	POLICY NUMBER DSP2506341	
ADDITIONAL NAMED INSURED(S)		EFFECTIVE DATE 07/12/2025	EXPIRATION DATE 07/12/2026	<input type="checkbox"/> 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 All Units within Cypress Homeowners Association - Cypress, CA 90630


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	<input checked="" type="checkbox"/> Earthquake & Flood
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 10,000,000		DED: 20%				
	YES	NO	N/A			
<input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE			<input checked="" type="checkbox"/>	If YES, LIMIT:	Actual Loss Sustained; # of months:	
BLANKET COVERAGE		<input checked="" type="checkbox"/>		If YES, indicate value(s) reported on property identified above: \$		
TERRORISM COVERAGE		<input checked="" type="checkbox"/>		Attach Disclosure Notice / DEC		
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		<input checked="" type="checkbox"/>				
IS DOMESTIC TERRORISM EXCLUDED?		<input checked="" type="checkbox"/>				
LIMITED FUNGUS COVERAGE		<input checked="" type="checkbox"/>		If YES, LIMIT:	DED:	
FUNGUS EXCLUSION (If "YES", specify organization's form used)		<input checked="" type="checkbox"/>				
REPLACEMENT COST		<input checked="" type="checkbox"/>				
AGREED VALUE		<input checked="" type="checkbox"/>				
COINSURANCE		<input checked="" type="checkbox"/>		If YES, %		
EQUIPMENT BREAKDOWN (If Applicable)		<input checked="" type="checkbox"/>		If YES, LIMIT:	DED:	
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		<input checked="" type="checkbox"/>		If YES, LIMIT:	DED:	
- Demolition Costs		<input checked="" type="checkbox"/>		If YES, LIMIT: 5,000,000	DED: 20%	
- Incr. Cost of Construction		<input checked="" type="checkbox"/>		If YES, LIMIT: 5,000,000	DED: 20%	
EARTH MOVEMENT (If Applicable)		<input checked="" type="checkbox"/>		If YES, LIMIT:	DED:	
FLOOD (If Applicable)		<input checked="" type="checkbox"/>		If YES, LIMIT: 10,000,000	DED: 5%	
WIND / HAIL INCL <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO Subject to Different Provisions:			<input checked="" type="checkbox"/>	If YES, LIMIT:	DED:	
NAMED STORM INCL <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO Subject to Different Provisions:			<input checked="" type="checkbox"/>	If YES, LIMIT:	DED:	
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS			<input checked="" type="checkbox"/>			

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

CONTRACT OF SALE	LENDER'S LOSS PAYABLE	LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
MORTGAGEE	<input checked="" type="checkbox"/> Certificate Holder		
NAME AND ADDRESS La Perla Property Management, LLC 25201 Paseo De Alicia Suite 150 Laguna Hills CA 92653			AUTHORIZED REPRESENTATIVE 

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Special Conditions Overflow

DATE
06/27/2025

AGENCY	PHONE, (A/C, No, Ext): (949) 487-9696	APPLICANT (First Named Insured)
	Fax (A/C, No.): (949) 487-9626	Cypress Homeowners Association
Prendiville Insurance Agency 24661 Del Prado, Suite 3 Dana Point CA 92629		c/o La Perla Property Management, LLC Laguna Hills CA 92653
CODE:	SUB CODE:	
AGENCY CUSTOMER ID: 446113		

SPECIAL CONDITIONS / OTHER COVERAGES

Carriers:

Certain Underwriters at Lloyds; Certain Underwriters at Lloyds (IQUW)

NAIC# 44776 StarStone Specialty Insurance Company

NAIC# 16823 Fortegra Specialty Insurance Company

NAIC# 17159 Atain Specialty Insurance Company

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

Earthquake Deductible: 20% of the Total Values of Risk at Time of Loss Per Unit of Insurance (Building) Affected, Subject to a \$50,000 Minimum Per Occurrence.

Flood Deductible: 5% per Unit;

Subject to a Minimum of \$100,000 Per Occurrence. All Other Perils: \$25,000

*CANCELLATION: 90 DAY NOTICE, EXCEPT 10 DAY NOTICE FOR NON-PAYMENT OF PREMIUM.