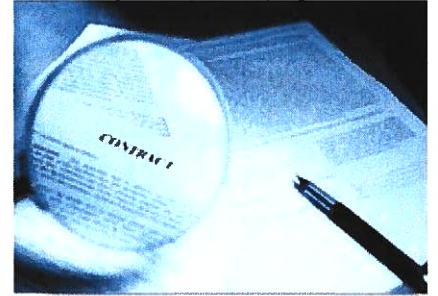


TO LENDER, PROCESSOR, TITLE, MORTGAGE, OR ESCROW COMPANIES:

Risk Strategies Company is the insurance brokerage firm that represents the homeowners association for which you have requested a certificate. The coverage we provide through various insurance carriers applies to the **common grounds only**. Our insurance coverage does not apply individually to any condominium structures or single family homes located within the communities we insure.

TO PROSPECTIVE UNIT OWNER & CURRENT UNIT OWNER:

The attached certificate shows proof of coverage for the Homeowners Association. It does not provide coverage for your unit or its contents.



FREQUENTLY ASKED QUESTIONS

- **HOW MANY BUILDINGS/UNITS ARE IN THE HOA?**
This information can be found on the certificate.
- **IS THIS HO6 COVERAGE?**
No. This certificate is for commercial coverage for the Homeowners Association. HO6 coverage is personal coverage for the unit owner which has to be obtained by the unit owner.
- **IS THERE 100% REPLACEMENT COST VALUATION?**
No. There is no such thing in commercial insurance policies; that is terminology used only in personal insurance.
- **IS THE INTERIOR COVERED? IS THE COVERAGE WALLS-IN? IS THE COVERAGE STUDS-OUT?**
The extent to which the HOA's coverage extends into the units is dictated by the HOA's CC&Rs. Please contact the HOA's Property Manager in order to obtain a copy of the HOA's CC&Rs in order to determine the extent of coverage.
- **I DON'T SEE THE FIDELITY BOND!**
Crime coverage is synonymous with Fidelity, and is shown on the certificate.
- **DOES THE FIDELITY BOND INCLUDE PROPERTY MANAGERS?**
If it does, this information can be found on the certificate.
- **I DON'T SEE ANY HAZARD COVERAGE!**
You are probably looking for building coverage which can be found on the certificate.
- **CAN THE LENDER BE ADDED AS A MORTGAGEE?**
No. The unit owner and their lender are third parties to the HOA's insurance contract and therefore have no rights to access it.
- **HOW CAN I RECEIVE A COPY OF THE MASTER POLICY OR DEC PAGE?**
Since the unit owner and their lender are third parties to the HOA's insurance contract we cannot provide you with a copy. You will need to contact the Property Manager to see if they will provide you with a copy of the policy.
- **WHAT IS THE POLICY PREMIUM? HOW MUCH OF THE PREMIUM REMAINS TO BE PAID?**
The unit owner and their lender are third parties to the HOA's insurance contract and therefore have no rights to receive this information.
- **IS THERE COVERAGE FOR WIND/HAIL?**
Wind and Hail are not excluded in California and are therefore covered.
- **I DON'T SEE THE BUILDING ORDINANCE COVERAGE!**
This information can be found on the certificate.
- **IS THERE SEPARATION OF INSURED/SEVERABILITY OF INTERESTS?**
Please see the page following the certificate.
- **OH NO! I ENTERED INCORRECT/INCOMPLETE INFORMATION ON MY CERTIFICATE!**
Just go back to the website www.iCerts.com and you can fix the information without any additional charge.



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

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 Risk-Strategies Company 700 Airport Boulevard 300 Burlingame CA 94010 (650) 762-0400	CONTACT NAME: Certificate Request Desk	
	PHONE (A/C No. Ext): 650-762-0400 FAX (A/C No.): 650-762-0490 E-MAIL ADDRESS: certrequest@risk-strategies.com PRODUCER CUSTOMER ID:	
INSURED Isle Cove Homeowners Association; c/o FirstService Residential CA, LLC UNIT OWNER	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A : Travelers Property Casualty Company of America	
	INSURER B : Continental Casualty Company	
	INSURER C : Great American Insurance Co.	
	INSURER D :	
	INSURER E :	
	INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** 24732900 **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
 Isle Cove Homeowners Association; CA; 15241 Laguna Canyon Rd; Irvine CA 92618; Andromeda Lane, Antares Lane, Canis Lane, Carina Lane, Centaurus Lane, Columba Lane, Corvus Lane, Dorado Street, Hercules Lane, Juno Lane, Lynx Lane, Norma Lane, Perseus Lane, Phoenix Lane, Ram Lane, Ursa Lane, Volans Lane; Foster City, CA 94404

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	6807272N502 Agreed Amount Replacement Cost	08/31/2018	08/31/2019	BUILDING	\$	
	CAUSES OF LOSS				DEDUCTIBLES	PERSONAL PROPERTY	\$
	BASIC				BUILDING	BUSINESS INCOME	\$
	BROAD				5,000	EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL				CONTENTS	RENTAL VALUE	\$
	EARTHQUAKE					<input checked="" type="checkbox"/> BLANKET BUILDING	\$ 83,031,645
	<input checked="" type="checkbox"/> WIND					BLANKET PERS PROP	\$
	FLOOD					BLANKET BLDG & PP	\$
						<input checked="" type="checkbox"/> Ordinance A	\$ Included
						<input checked="" type="checkbox"/> Ordinance B & C	\$ 500,000
	<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY			\$		
	CAUSES OF LOSS				\$		
	<input type="checkbox"/> NAMED PERILS	POLICY NUMBER			\$		
					\$		
B	<input checked="" type="checkbox"/> CRIME	0251288210	08/31/2018	08/31/2019	<input checked="" type="checkbox"/> Limit	\$ 3,000,000	
	TYPE OF POLICY	Includes Property Management			<input checked="" type="checkbox"/> Deductible	\$ 25,000	
						\$	
A	<input checked="" type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN	6807272N502	08/31/2018	08/31/2019	<input checked="" type="checkbox"/> Equipment Breakdown	\$ Included	
						\$	
A	General Liability	6807272N502	08/31/2018	08/31/2019	<input checked="" type="checkbox"/> Aggregate/Each Occu	\$ 2,000,000/1,000,000	
C	Umbrella	UM30136091	08/31/2018	08/31/2019	<input checked="" type="checkbox"/> Aggregate	\$ 5,000,000	

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
 64 building, 280 units; Interior of unit coverage per CC&Rs on file with HOA.

CERTIFICATE HOLDER**CANCELLATION**

Loan #:	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 Michael Christian

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SEPARATION OF INSURED/SEVERABILITY OF INTERESTS WORDING

If the insurance company is Everest National Insurance Company or one that belongs to the Travelers, Allstate or Philadelphia groups of insurance companies, the applicable form is CG0001 and the wording is as follows:

7. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom claim is made or "suit" is brought.



If the insurance company belongs to the Hanover group of insurance companies, the applicable form is 391-1003 and the wording is as follows:

4. Separation of Insureds

Except with respect to the Limits of Insurance of **SECTION II - LIABILITY**, and any rights or duties specifically assigned in this coverage part to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom claim is made or "suit" is brought.