



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

12/02/2022

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE OF PROPERTY INSURANCE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

AGENCY BRAD NEEDHAM, CPCU, CIC, AU, ARM, AAI, AIC, AINS PO BOX 100 CARLSBAD CA 92018		PHONE (A/C, No, Ext): (760) 967-9595	COMPANY FARMERS INSURANCE GROUP FIREMANS FUND INS CO - UMBRELLA POLICY	
FAX (A/C, No):	E-MAIL ADDRESS:			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #:		LOAN NUMBER N/A		POLICY NUMBER 606637338/A09492967
INSURED PROMENADE AT SPECTRUM HOA C/O HOWERTON MGMT SVCS 8305 VICKERS ST #211 SAN DIEGO CA 92111		EFFECTIVE DATE 12/18/2022	EXPIRATION DATE 12/18/2023	<input checked="" type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION

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

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
BUILDING PROPERTY (100% REPLACEMENT COST)	\$ 59,202,379	\$ 5,000
BUILDING ORDINANCE & LAW (BLDG CODE UPGRADE WITH A, B & C)	\$ COVERED	
GENERAL LIABILITY - PER OCCURRENCE	\$ 1,000,000	
GENERAL LIABILITY - ANNUAL AGGREGATE	\$ 2,000,000	
DIRECTORS & OFFICERS	\$ 1,000,000	
FIDELITY BOND	\$ 1,600,000	
WORKERS COMPENSATION	\$ 1,000,000	
UMBRELLA (FIREMANS FUND INS CO, POLICY #APP101468118)	\$ 10,000,000	

REMARKS (Including Special Conditions)

Incl: Special Form, ERC, Bldg Code Upgrade/Law A, B & C, Mech Brkdwn, Bare Walls, Sev/Sep of Insureds, Wind & Hail, Inflation Guard, 160 Units

Property Manager is listed as an additional insured for General Liability, D&O, Fidelity Bond & Umbrella

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE ADDITIONAL INTEREST NAMED BELOW, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

ADDITIONAL INTEREST

NAME AND ADDRESS LISTED AS ADDITIONAL INSURED: HOWERTON MGMT SVCS 8305 VICKERS ST #211 SAN DIEGO CA 92111	MORTGAGEE	<input checked="" type="checkbox"/>	ADDITIONAL INSURED
	LOSS PAYEE	<input type="checkbox"/>	
	LOAN #	N/A	
AUTHORIZED REPRESENTATIVE			A B Needham