

# OAKMONT VILLAGE ASSOCIATION

BOARD OF DIRECTORS MEETING – OPEN MEETING

**Berger Auditorium – 6633 Oakmont Drive**

Tuesday, January 16, 2024 – 1:00 PM

## AGENDA

1. **CALL TO ORDER/DETERMINATION OF A QUORUM**
2. **ADOPT MEETING AGENDA**
3. **TIME-KEEPER / MINUTES – Dawn McFarland**
4. **CONSENT CALENDAR**
  - A. Approval of Minutes
    1. Approval of the December 19, 2023, Board of Directors Meeting Minutes
  - B. NODAs
  - C. LRPC Charter
5. **PRESIDENTS REPORT**
6. **SECRETARY’S EXECUTIVE MEETING SUMMARY**
7. **OTHER REPORTS**
  - A. Treasurer’s Update
  - B. General Manager’s Report
  - C. Committee Reports
    - Firewise Resource Committee – Dave Watts
    - Environmental Stewardship Committee – Lesli Lee
8. **OPEN FORUM**
9. **UNFINISHED BUSINESS**
  - A. Painting Policy Revision (CA)
  - B. Open Forum Resolution (MR)
  - C. 2024 OVA Insurance Policies - Update (CA)
10. **NEW BUSINESS**
  - A. Emergency Plan Contract Resolution (JN)
  - B. Open Forum Guidelines (OY)
  - C. Sign Policy Update (CA)
  - D. Governance Enhancements – OVA Committees, Board and Operations Management (SS)

E. 2024 OVA Board Candidates (OY)

**REVIEW**

Items for Board review: Member correspondence; Committee Minutes; Other

**11. NEXT MEETINGS**

- A. Agenda Topics for January Meeting.
- B. Town Hall – City of Santa Rosa Firewise Ordinance, January 23, 2023, Berger Auditorium and Zoom.
- C. The Next Board Meeting, February 20, 2024, Berger Auditorium and Zoom.

**12. ADJOURNMENT**

# OAKMONT VILLAGE ASSOCIATION

BOARD OF DIRECTORS MEETING – OPEN MEETING

**Berger Auditorium – 6633 Oakmont Drive**

Tuesday, December 19, 2023 – 1:00 PM

## MINUTES

### 1. CALL TO ORDER/DETERMINATION OF A QUORUM

President Neufeld noted a forum and called the meeting to order at 1:00 pm.

#### **OFFICERS PRESENT**

Marianne Neufeld, President  
Olga Ydrogo, Vice President  
Iris Harrell, Secretary  
Mark Randol, Director  
Jeff Neuman, Director  
David Dearden, Director

#### **OTHERS PRESENT**

Elke Strunka, Treasurer  
Christel Antone, GM  
Gil Perez, IT

### 2. ADOPT MEETING AGENDA

A motion was made, seconded.

A motion was made, seconded, and approved 6 – 0.

**RESOLVED:** The Board approves the agenda with the following edits; removal of Long Range Planning Committee Charter from the consent calendar, removal of item 9A. Painting Policy Revision, and moving item 9B. Open Forum Resolution to the last item for discussion under Unfinished Business.

### 3. TIME-KEEPER / MINUTES – Dawn McFarland

### 4. CONSENT CALENDAR

A. Approval of Minutes

1. Approval of the November 15, 2023, Board of Directors Meeting Minutes

B. NODAs

~~C. Long Range Planning Committee Charter Update~~

### 5. PRESIDENTS REPORT

### 6. SECRETARY'S EXECUTIVE MEETING SUMMARY

Secretary, Iris Harrell reported that the board met earlier today and discussed four (4) contract items and three (3) contract items.

7. **OTHER REPORTS**

- A. Treasurer’s Report
- B. Acceptance of the unaudited November 30, 2023, Operating and Reserve Account Financial Statements

A motion was made, seconded, and approved 6 – 0.

**RESOLVED:** That the Board accepts the OVA November 30, 2023, treasurer’s report, unaudited operating, and reserve account financial statements.

- C. OVPC Financial Statements of November 30, 2023
- D. General Manager’s Report
- E. Committee Reports
  - Continuing Education & Transparency – Sue Aiken
  - Long Range Planning – Rex Fuller
  - Landscape – Jenny Watts

8. **OPEN FORUM**

President Neufeld announced the open forum and asked members to submit their questions to [askOVA@oakmontvillage.com](mailto:askOVA@oakmontvillage.com) and were invited to speak in person.

9. **UNFINISHED BUSINESS**

- ~~A. Painting Policy Revision (MN)~~
- B. Archilogix Central Complex Resolution

A motion was made, seconded, and approved 6 – 0.

**RESOLVED:** The OVA Board hire Mitch Conner of Archilogix as a community planning consultant and architect use a comprehensive approach to prepare a minimum of 3 conceptual site plans for addressing the future needs and parking impact of the Oakmont Central Complex

- A. Central Complex Parking Study

A motion was made, seconded, and approved 6 – 0.

**RESOLVED:** The OVA Board hire W-Trans Parking Study Engineers, per the recommendation and vetting by Community Planner and Architect, Mitch Conner in order for the Central Complex Area master planning to be completed with knowledge and official reports of current parking conditions, requirements and current city regulations that will guide what options may or may not be feasible.

- B. Open Forum Resolution

This item was tabled for a later meeting.

10. **NEW BUSINESS**

- A. 2024 OVA Insurance Policy Approvals

This item was tabled for a later meeting.

B. Review 2024 Election Timeline

The 2024 Election timeline was presented.

C. Facility Access Cards/Guest Card Rate Increase

A motion was made, seconded, and approved 6 – 0.

**RESOLVED:** That the board approves the requested fee increase, effective January 1, 2024.

**REVIEW**

Items for Board review: Member correspondence; Committee Minutes; Other

**11. NEXT MEETINGS**

A. Agenda Topics for January Meeting

- Painting Policy
- LRPC Charter
- Open Forum Resolution
- KLD Study Results

B. The Next Board Meeting, January 16, 2024, Berger Auditorium and Zoom.

C. Town Hall – City of Santa Rosa Firewise Ordinance, January 23, 2023, Berger Auditorium and Zoom.

**12. ADJOURNMENT**

A motion was made, seconded, and approved 6 – 0.

**RESOLVED:** To adjourn the meeting at 3:35 pm.

**ATTEST**

I certify that the preceding is a real and correct copy of the minutes as approved by the Board of Directors.

\_\_\_\_\_  
Iris Harrell, Secretary

\_\_\_\_\_  
Date

## Oakmont Village Association

### Long Range Planning Committee Charter January 2024

The Long Range Planning (LRP) Committee is a standing committee appointed by the Oakmont Village Association (OVA) Board of Directors.

The committee's primary purposes are: (1) to advise the OVA Board of Directors and (2) to research and prepare recommendations that will assist the OVA Manager and the OVA Board of Directors in meeting the Association's facility and staffing needs. The committee focuses on a rolling 10-year period with emphasis on the next 5 years.

~~The committee is composed of nine (9) members. No fewer than five (5) members shall be Oakmont home owners.~~ The committee is composed of at least nine (9) and not more than twelve (12) members, the majority of which shall be homeowners.

The purview of the committee includes facility utilization, long range planning, and consideration of major upgrades, ~~and~~ or new construction for:

1. The Association's current and future facilities (but not including the golf course or any of the golf course property or facilities as long as it is leased).
2. All undeveloped Association property and any new acquisition(s).
3. The Association's social, intellectual, cultural, and physical facilities and associated services.

The committee may take on additional long range planning projects at the direction of the OVA BOD.

Project evaluation, analysis and review. The committee shall consider project ideas advanced by the Board of Directors, the Manager and qualified residents and by the committee's own forecast:

1. Develop projects based on projected, future requirements.
2. Deliberate the merit of projects and approve them via majority vote.
3. Forward project recommendations to the Board stating clearly the advantages and disadvantages if any.
4. Maintain committee vision. The Treasurer and Manager may from time to time, for budget purposes, request a summary of contemplated projects and their estimated costs.

#### Mode of operation.

1. Meets monthly with agenda prepared by the chair and circulated one week before the meeting.
2. Concise minutes written by recording secretary. Minutes reviewed by chair and published – within one week – to members, directors and the manager.
3. Chair writes monthly report to the directors and the manager. This report is due one week prior to the Board meeting.
4. The committee nominates from its members a chairperson and forwards its recommendation to the OVA Board for approval. The term of the chairperson is one year and until a successor is

approved.

5. Once the chairperson has been approved by the OVA Board, he/she chooses a vice-chairperson to be confirmed by the membership via majority vote. The term of the vice-chair is one year and until the successor is elected.
6. Publish articles in the Oakmont News at least four times per year.

Relationship to Administrative staff. Staff members, specifically the OVA manager, participate in the committee meetings but do not vote.

## **Firewise Resource Committee Report to the OVA Board (1/16/24)**

The Firewise Resource Committee has six members who are engaged and dedicated to making Oakmont a wildfire resilient community.

We will continue in 2024 to communicate our main message to our residents that it is important to create a protective bubble around a home with special attention given to ember dangers in the first 5 feet around a home by taking home hardening actions and that it is important to use a coupled approach of home hardening actions and defensible space landscape actions to be most protective.

We stress in our communications that recommended actions may reduce wildfire risks and cannot eliminate all wildfire risks.

We completed a document to help our residents understand the OVA Firewise Landscape Policy that will be used in new resident packages and in our firewise home assessment handouts.

We have partnered with the OVA to have a Town Hall on February 6th on the subject of home fire insurance. The Town Hall will have two speakers from the Insurance Institute for Business and Home Safety who will explain their "Wildfire Prepared Home" programs and how to become certified for them. They will share the science behind the certification requirements.

We hope later in the year to have a presentation by United Policyholders a national consumer advocacy group to help our residents understand what is happening in the current volatile home fire insurance market and how to navigate the situation to either maintain or to obtain home fire insurance.

We will have our annual Firewise Fair on April 5th. This has been a very successful event for the past three years and we hope to even improve it for this year.



**ARCHITECTURAL COMMITTEE RESOLUTION**  
**PAINTING POLICY**  
JANUARY 16, 2024

**Person Submitting:** Marianne Neufeld

**Date Submitted:** January 16, 2024

**Resolution Content:**

Whereas, the Architectural Guidelines and Standards revision was approved at the June 16, 2020 Board, and

Whereas, the Architectural Committee has revised its Painting Policy and submits the policy for discussion and approval (in concept) by the Board, and

Whereas, for processing, State law requires Associations to take the following steps (1-3 below) when changing or adopting rules (Civil Code Section 4360.) Accordingly, a notice with the date, time, and location of the meeting where the Board intends to adopt the rules shall be posted, which shall include the following:

1. Send to the owners and post in the common area, a notice of the proposed rule change at least 28-days before the Board meeting where the Board will decide whether to adopt the revised rule. The notice must include a copy of the rule, which will be posted on the Berger bulletin board for member review.
2. At the meeting to approve the changes, the Board will allow member comments before adopting the revised rule.
3. Within 15-days after approving the rule, management will send to the members, or post in the common area, the notice of the revised policy; be it

**Resolved:** The Board approves the revised Painting Policy (in concept) as recommended by the Architectural Committee, to be posted on the Berger bulletin board and included in OVA's Eblast as soon as practicable to allow 28-day review by members of the Association, according to Civil Code 4360.

**Fiscal Impact:** None

**Documents Attached:** Painting Policy

## PAINTING POLICY (Proposed Draft)

The purpose of this policy is to assure a harmonious appearance through careful selection of exterior colors. Sonoma County has four seasons and plenty of sunshine throughout the year. Colors that harmonize with nature are most valued here. Trim paint should enhance the body color and exterior design. These Guidelines apply to exterior painting for both maintained and non-maintained areas.

- **All exterior painting, including repainting an existing color, and stains for wood, concrete or any exterior surface require an Application for Approval from the Architectural Committee Office. A chip sample (not a photocopy) must be submitted with the application.**
- A palette of approved house body, window and trim colors to choose from is available in the Architectural Committee Office. Not all colors will be approved in all neighborhoods due to different existing house styles and settings.
- Colors which are not on the approved palette will be considered and approved at the discretion of the Architectural Committee. A paint chip sample (not a photocopy) must be submitted with the application.
- Not all house colors currently seen in Oakmont were approved or will be approved.
- **All units of duplexes, triplexes and four-plexes must be painted the same paint color(s) and at the same time. Distinct colors for entry doors may be submitted at any time for approval by the Architectural Committee.**
- **All exterior finishes including garage doors must be flat, low sheen, low lustre, or similar sheen except for entry doors which can be semi-gloss.**
- ***Garage doors shall be the body color of the house or white, including off-white, if there is matching white or off-white trim or accent color. White or off-white colors on the garage door only without matching trim or accent color will not be approved. Approval of colors is at the discretion of the Architectural Committee. Custom garage doors may be approved at the discretion of the Architectural Committee.***
- The homeowner is entirely responsible for the quality of the paint and its application.
- **Use the specifications chart on the back of this policy to provide full details of the proposed painting scheme including walls, trim, entry doors, garage door, brick, stucco, and stone. All lines on the form must be completed.**

## PAIN T SPECIFICATIONS CHART

	<b>MANUFACTURER:</b>	<b>COLOR NUMBER:</b>	<b>COLOR NAME:</b>
<b>BODY:</b>			
<b>GARAGE DOOR:</b>			
<b>CHIMNEY:</b>			
<b>TRIM:</b>			
<b>FENCE:</b>			
<b>GUTTERS/DOWNSPOUTS:</b>			
<b>SHUTTERS:</b>			
<b>FRONT DOOR:</b>			
<b>OTHER DOOR:</b>			
<b>SIDEWALKS:</b>			
<b>DRIVEWAY:</b>			
<b>BRICK FAÇADE/COLUMNS:</b>			
<b>DECK:</b>			
<b>PATIO:</b>			
<b>STUCCO:</b>			

**IF ANY OF THE PROPOSED COLORS ARE NOT PRE-APPROVED COLORS FROM THE COLLECTION OF MANUFACTURER COLORS IN THE ARCHITECTURAL OFFICE, ATTACH A PAINT CHIP SAMPLE OF YOUR REQUESTED COLORS.**

## Open Forum Resolution

**Person Submitting:** Mark Randol

**Date Submitted:** November 2, 2023

**Resolution Content:**

Whereas the fundamental purpose of allowing public comment in open meetings is to promote transparency, accountability, and public participation in the decision-making processes of government agencies and public bodies;

And whereas the Oakmont Village Association (OVA) provides full information to its membership about proposed resolutions and other matters that will come before the OVA Board of Directors in advance of its open meetings;

And whereas, the Oakmont Village Association (OVA) provides an opportunity for public comment during the “Open Forum” agenda item at its monthly Open Board of Directors meetings which meets the requirements of California’s “open meeting” laws as affirmed by OVA’s community associations attorney, Nathan McGuire;

And whereas an orderly and thoughtful discussion of agenda items by and among the directors of the OVA at a meeting open to the public is necessary for effective decision making and governance of the association;

Be it resolved:

- a) The resolution, “Open Forum Prior to Voting on Each Business Item,” dated June 19, 2018 is hereby rescinded.
- b) Public comment at open meetings of the OVA Board of Directors shall be permitted only during the “Open Forum” portion of those meetings.

**Background:** See attached resolution dated June 19, 2018.

**Fiscal Impact:** None.

## Open Forum Prior to Voting on Each Business Item

**18.06.19**

**Person Submitting:** Steve Spanier

**Date Submitted:** 18.04.22

**Resolution Content:**

Whereas a resident member has suggested the value of the Board changing its Open Forum policy to one where residents are allowed to comment on each agenda item prior to Board discussion of and voting on that item, and

Whereas the current Board is interested in input from residents on a variety of issues, be it resolved that:

The Board will change its Open Forum policy to eliminate the single Open Forum and include an Open Forum after Director discussion and prior to voting on each Committee Report, Unfinished Business item and New Business item.

**Background:** Background is provided in the attached documents.

**Fiscal Impact:** Probably minimal, although this may require more work from the OVA staff which may translate into additional money required to support that work.

**Documents Attached:** 1) Resident email regarding Open Forum items, 2) Concerns about the OVA Board and Administration, 3) Letter to Ellen Leznik



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**Master Insurance Renewal Proposal**  
**Prepared For:**

**Oakmont Village Association**  
**December 29, 2023**

**COMMERCIAL PROPERTY COVERAGE****Special Form****Location:** Central Rec: 310 White Oak Dr, et al

Total Insured Values: **\$13,073,805** Replacement Cost; Agreed Amount/ NO Coinsurance  
 Deductible(s): **\$25,000 EXCEPT \$100,000** Water Damage (NO separate Wildfire Ded.)

**Location:** Leased Parcels: Entry at SE & SW corners of Sonoma Hwy

Total Insured Values: **\$100,000** Replacement Cost; Agreed Amount/ NO Coinsurance  
 Deductible(s): **\$25,000** (NO separate Wildfire Ded.)

**Location:** East Rec: 7902 Oakmont Dr

Total Insured Values: **\$3,813,305** Replacement Cost; Agreed Amount/ NO Coinsurance  
 Deductible(s): **\$100,000 EXCEPT \$250,000** Wildfire/ Wildfire Smoke

**Location:** West Rec: 6470 Meadowridge Dr

Total Insured Values: **\$3,711,000** Replacement Cost; Agreed Amount/ NO Coinsurance  
 Deductible(s): **\$100,000 EXCEPT \$250,000** Wildfire/ Wildfire Smoke

**Location:** Dog Park: 6302 Stone Bridge Rd – **NOT COVERED****Other Coverage Notes:**

- Certified Acts of Terrorism: **Included** (subject to \$100,000,000 Annual Aggregate)
- Back Up of Sewers and Drains: **\$50,000** per location, per occurrence
- Building Ordinance Sub-Limits (enforcement required):
  - o Loss to Undamaged Portion (A) – **Included** up to the Building Limit
  - o Demolition (B) + Increased Cost of Construction (C) + Increased Period of Restoration (with respect to Business Income) (D), combined – up to **20%** of each building's value, **subject to \$1,000,000 (32+ years old) or \$5,000,000 (<32 years old) aggregate per occurrence, per location**
- Business Income: **NOT COVERED**
- Debris Removal: **25%** of covered loss, subject to \$7,500,000 max per location
- And more, per policy forms...

Also known as fire/ hazard/ building coverage. Special Form coverage insures your property for risk of direct physical loss or damage by *any* peril *not* explicitly excluded in policy language. Replacement Cost Valuation provides that the carrier will pay a claim with no deduction for depreciation. Coverage is limited for buildings which are vacant for more than 60 consecutive days (the perils of water damage, vandalism, glass breakage, and theft/ attempted theft will be excluded).

Key exclusions include Flood, Earth Movement, Pre-Existing Damage, Faulty Workmanship, War/ Terrorism/ Nuclear, Pollution/ Mold/ Asbestos, Occurrences Prior to Inception, Computer-Related Losses/ Cyber Risks, Pests/ Vermin, Deterioration/ Settling/ Shrinking, Malicious Use of Pathogenic or Poisonous Biological or Chemical Materials, Equipment Breakdown, Claims Reported more than one year from date of loss, Virus & Communicable Diseases; and as per policy forms. **Claims reported 120 days (or more) after occurrence are adjusted at Actual Cash Value as more fully defined in the policy.**

NOTE: "Wildfire" means any wild fire, wildland fire, forest fire, brush fire, vegetation fire, grass fire, bushfire, hill fire, desert fire, veldfire, escaped prescribed fires, escaped wildland fire or any other uncontrolled or unplanned fire, which may (but not required to) also consume houses, buildings or other structures and agricultural resources. "Wildfire" includes all risk associated with or resulting from such fire(s), such as smoke, heat, soot or fumes. (240-hour Occurrence Definition applies to Wildfire.)

**This proposal contains only a general description of coverage and is not a statement of contract. Please consult the policies for exact/complete coverage terms, conditions, limitations & exclusions.**

See Premium Summary, Next Page...

## PREMIUM SUMMARY

*Prepared for Oakmont Village Association*

Please indicate your acceptance/ rejection of each line of coverage by initialing in the right-hand columns.

COMMERCIAL PROPERTY COVERAGE	ANNUALIZED PREMIUM <i>(includes fees/tax)</i>	SHORT-TERM PREMIUM* <i>(includes fees/tax)</i>	Please Initial (Each Line)	
			Accept	Reject
Leased Parcels (Entry Monuments & Landscaping) <b>(\$100,000)</b> \$25,000 Deductible	\$ 1,822	\$ 704	DS <u>Ca</u> <small>(Initials)</small>	_____ <small>(Initials)</small>
Central Rec <b>(\$13,073,805)</b> \$25,000 Deductible EXCEPT \$100,000 Water Damage	\$ 73,904	\$ 27,592	DS <u>Ca</u> <small>(Initials)</small>	_____ <small>(Initials)</small>
East Rec <b>(\$3,813,305)</b> \$100,000 Deductible EXCEPT \$250,000 Wildfire/ Wildfire Smoke	\$ 80,113	\$ 30,433	DS <u>Ca</u> <small>(Initials)</small>	_____ <small>(Initials)</small>
West Rec <b>(\$3,711,000)</b> \$100,000 Deductible EXCEPT \$250,000 Wildfire/ Wildfire Smoke	\$ 77,635	\$ 29,519	DS <u>Ca</u> <small>(Initials)</small>	_____ <small>(Initials)</small>
<b>\$20,698,110 TOTAL LIMITS</b>				
<b>TOTAL PREMIUM:</b>	<b>\$ 233,474</b>	<b>\$ 88,248</b>		

*Expiring Property Premiums (2023): \$390,175  
for \$22,429,745 Total Limits with up to \$10M self-insured (67% of \$15M excess \$10M Layer)*

**I/We accept the options as indicated above.  
Please Renew Coverage effective**

**January 1, 2024 - May 15, 2024**

DocuSigned by:  
Signature: Christel Antone Title General Manager Date 12/29/2023  
C5377889DA674EA...

\*Please note that 35% of the annual premiums, plus all taxes & fees, are fully earned in the event of early cancellation. In addition, the carrier may be entitled to a Short Rate Cancellation Penalty which is equivalent to 10% of the *unearned* premium.

This proposal contains only a general description of coverage and is not a statement of contract. For a more detailed explanation of the policy exclusions and limitations, please consult the policy itself.



**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Coverpage**  
Quote #3998-9999

December 29th, 2023

Prepared for: **Oakmont Village Association-1**

CO: *AJ Scott*

Oakmont Village Association (Leased Parcels)

SE & SW corners of Sonoma Hwy 12

Santa Rosa, California

**RE: Master Insurance Proposal**

**MRMG - Multifamily Risk Management Group** *pertains to Property, TRIA and Boiler Machinery Facility*

<b>Member</b>	Oakmont Village Association-1
<b>Class of Property</b>	Condominium/HOA
<b>Program Term</b>	May 15th, 2023 - May 15th, 2024
<b>Coverage Term</b>	January 1st, 2024 - May 15th, 2024
<b>Broker Commission</b>	15.0%
<b>Status</b>	Quoted
<b>Named Insured</b>	Oakmont Village Association (Leased Parcels)
<b>Property Location</b>	SE & SW corners of Sonoma Hwy 12 & Oakmont Dr, Santa Rosa

This Proposal may not reflect the same coverages, Terms and Conditions requested on your application for insurance, please review it carefully. The attached PDF document itemizes the master policies for your easy reference.

**IMPORTANT:** This presentation is designed to give you an overview of the insurance coverages we are offering for your company. It does NOT include all of the terms, coverage, exclusions, limitations and conditions in the actual insurance contract. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you.

Please refer to the Master Policy and your specific insurance contracts for details on coverages, conditions, and exclusions.

AS an insurance professional, we shall assume that you understand the terms, scope and effect of the proposed insurance unless you inform us to the contrary. We will expect you to explain to your client the key features of the insurance proposed, including the essential coverages and benefits, any significant or unusual restrictions, exclusions, conditions or obligations and the period of the coverage; and the consequences of non-compliance with them. This shall not be our responsibility, even in situations where we may have some direct contact with your client.

It is particularly important that you explain to your client the obligations imposed on them by terms expressed as warranties or conditions precedent or similar terms, and that failure to comply strictly with them may result in a claim being rejected, even if the breach of warranty or condition precedent or like term does not cause any prejudice to the insurers.

Donna M. Meyer

**MRMG Authorized Representative**

111-A Canada Street

Ojai, CA 93023

805-646-0821

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Proposal Premium**  
Quote #3998-9999

**Program Term:** May 15th, 2023 - May 15th, 2024

**Coverage Term:** January 1st, 2024 - May 15th, 2024

<b>Coverages</b>	<b>Annual</b>	<b>Short</b>
All Risk	\$1,176.00	\$434.00
Boiler & Machinery	\$59.00	\$22.00
Terrorism (All Risk)	\$0.00	\$0.00
<b>Fees</b>	<b>Annual</b>	<b>Short</b>
Inspection Fee	\$0.00	\$0.00
Loss Control Fee	\$0.00	\$0.00
RiskMeter Fee	\$50.00	\$50.00
SL Broker Fee	\$0.00	\$0.00
Placement Fee	\$500.00	\$184.43
Enrollment Fee	\$0.00	\$0.00
<b>Taxes</b>	<b>Annual</b>	<b>Short</b>
Taxes	\$36.75	\$13.55
<b>Totals</b>	<b>\$1,821.75</b>	<b>\$703.97</b>

Invoice & Proposal may calculate slightly different due to rounding in Database. IF NO Premium is shown, Coverage is excluded.

**Exceptions**

MRMG automatically includes Terrorism. Earth-Movement and Flood must be purchased.

**Other Conditions**

**Premium** Per Invoice - 35% Minimum Earned Premium - All Fees 100% Fully Earned - 10% Short Rate Penalty May Apply for Early Cancellation

**Cancellation** The Companies and/or MRMG Authorized Representatives may cancel this policy by mailing ninety (90) days written notice, except ten (10) days written notice for non-payments; No Flat Cancellations; No Backdating Cancellations. Advice Of Cancellation To Entities Other Than The Named Insured Limited To E-Mail Notification. All as fully defined in the Policy Wording.

**Acquisition and Sale of Property** Acquisition and sale of properties are pro-rated. All other reasons for change are short-rated.

**No Automatic Acceptance** The Following additional conditions Apply: No automatic acceptance for new locations. Consideration for coverage only, given upon receipt of full underwriting data, including at least 3 years full loss history for each location to be added. Additions are subject to underwriter approval and may not be at the same coverage terms and/or account rates.

MRMG Authorized Representatives may endorse restrictions in coverage such as; lower sublimits, higher deductibles, notice of cancellations; coverage exclusions.

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Coverage Summary**

Quote #3998-9999

**Basic Policy Info**

<b>Program Term</b>	May 15th, 2023 - May 15th, 2024 (12:01 AM Standard Time at the Location Address)	
<b>Coverage Term</b>	January 1st, 2024 - May 15th, 2024 (12:01 AM Standard Time at the Location Address)	
<b>Named Insured</b>	Oakmont Village Association (Leased Parcels) First Named Insured and/or its affiliated and subsidiary companies and/or corporations as now exist or may hereafter be constituted or acquired including their interests as may appear in partnerships or joint ventures which the Insured is legally obligated to insure.	
<b>Property Location(s)</b>	SE & SW corners of Sonoma Hwy 12 & Oakmont Dr, Santa Rosa	
<b>Additional Named Insured(s)</b>		
<b>Property Manager</b>		
<b>Additional Interests</b>	Refer to attached Lender Schedule and/or Certificate of Liability Insurance	
<b>Policy Limits</b>	\$500,000,000 Per Occurrence Limit for All Risks of Direct Physical Loss or Damage unless specifically excluded. Refer to carrier schedule for each insurance carrier's limit. (B&M) and TRIA Coverage Excluded (Refer to Separate Policies)	
<b>Location Limits</b>	Refer to Building Breakdown for Details	
	Building Value (PV)	\$0
	Parking Value (PV)	\$0
	Contents Value (CV)	\$0
	Other Value (OV)	\$0
	Loss of Rents/Monthly Dues (RV)	\$0
	Walls In Value (WV)	\$0
	Outdoor Property Value (OPV)	\$100,000
	<b>Total Combined Stated Value (TIV)</b>	<b>\$100,000</b>
<b>Location Deductibles</b>	All Risk Deductible (Per Occurrence)	\$25,000
	Wind/Hail Deductible	\$25,000
	Water Deductible	\$25,000
	Vacancy Deductible	\$0
	Wildfire Deductible	Applies only if Special Endorsement is attached

**Maximum Amount Payable (Refer to Special Endorsements if reduced)**

In the event of covered loss hereunder, liability of the Company shall be limited to the least of the following:

1. The actual adjusted amount of loss, less applicable deductible(s),
2. Unless otherwise endorsed by special endorsement; as respects each Location insured by this Policy, 110% percent, except 125% for properties located in the State of California of the total combined stated values for all categories of Insured Property (e.g. building, contents) and other covered exposures (e.g., time element, extra expense, rental loss) shown for that Location on the latest Statement of Values or other documentation on file with the Company, or
3. The limit of liability or applicable sublimit of liability shown in this Policy or endorsed onto this Policy.

**Dedicated Limits Exception**

RSUI Indemnity Company Policy# NHD908297 grants coverage of insurance with dedicated limits when required by lender contract.

**Occurrence Limit of Liability Amendment**

For Properties originally constructed 2005 or newer and if required by a written contract; Maximum Amount Payable Item 2 is deleted.

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Insured and Excluded Property**

Quote #3998-9999

**Key Conditions**

- Margin Clause: 100% of the Total Combined Stated Value (TIV)
- Automatic reinstatement of limits; Except for any Cause of Loss which is subject to an annual aggregate limit or sublimit of liability, payment of a claim will not reduce the amount payable under this policy for any subsequent covered loss.
- Replacement Cost
- Ordinance, Demo, ICC & BI Requires Enforcement
- Actual Loss Sustained Time Element, subject to declared values (18 or 24 months, per written agreement),
- No Coinsurance, Agreed Value
- 180 Days Extended Period of Indemnity, except 365 Days for California Properties Per Location
- Joint or Disputed Loss Agreement with Equipment (B&M) Breakdown Policy
- Resulting Mold as a direct result of covered loss
- Asbestos Exception as result of a Defined Peril up to 24 months
- OFAC Disclosure,
- Low-Income Housing Tax Credit Loss
- Roofs 15 years or older adjusted at ACV in all States except California unless otherwise endorsed
- Claims reported 120 days after occurrence are adjusted at ACV all as fully defined in the Policy Wording.

**Key Exclusions**

- Un-repaired Damage, Faulty Workmanship
- War, Terrorism, Nuclear
- Pollution, Mold, Asbestos
- Occurrence that pre-dates inception date
- Computer Related Losses, Cyber Risks
- Pests, Vermin
- Deterioration, Settling, Shrinking
- Malicious use of pathogenic or poisonous biological or chemical materials
- Equipment Breakdown
- Cosmetic Damage Exclusion (Exception allowed for California, Washington or Oregon States; unless endorsed otherwise)
- Claims reported after 1 year from date of loss
- Virus and Communicable Diseases, all as fully defined in the Policy Wording

**Shared Limits Endorsement**

The limit of liability shown herein or endorsed on this policy is the total of the insurer's limit of liability applicable to each occurrence in respect of all individual insured's combined. Notwithstanding any other terms and conditions of this policy to the contrary; in no event shall the liability of the Underwriter exceed this limit or amount irrespective of the number of locations or insured's involved. The premium for this policy is based upon the statement of values for all individual members reported to and on file with the Underwriters, In the event of a covered cause of loss hereunder the liability of the Underwriters, subject to the terms of the first paragraph above, shall be limited to the least of the following:

1. the actual adjusted amount of loss, less any deductible(s) applicable
2. the limit of liability shown herein or endorsed onto this policy
3. the policy limit of liability applicable to each individual insured, less any deductible(s) applicable

No loss hereunder shall reduce the limit of liability except in respect of the annual aggregate limits for Earth Movement; Flood and Flood as a result Named Windstorm, Named Windstorm, Pollution Clean-Up and Removal (Limited Pollution Coverage) and Mold Resulting from a covered loss; all as fully defined in the Policy Wording.

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Key Conditions and Exclusions**

Quote #3998-9999

**Insured Property**

Unless otherwise excluded, this Policy covers the following property while on the described Locations and within 1,000 feet of covered location:

1. Real property, including new buildings and additions under construction at an Insured Location, and personal property in which the Insured has an insurable interest.
2. Improvements and betterments to buildings or structures in which the Insured has an insurable interest. Such improvements and betterments shall be considered real property.
3. Personal property, other than motor vehicles, of officers and employees of the Insured.
4. Personal property of others in the care, custody and control of the Insured, which the Insured is under obligation to keep insured for physical loss or damage of the type insured against under this Policy.
5. Contractor's and vendor's interests in property covered to the extent of the Insured's liability imposed by law or assumed by written contract prior to the date of direct physical loss or damage. However, such interests will not extend to any time element coverage provided by this Policy.
6. Any of the following types of property contained within a unit if a Condominium Association Agreement requires insurance of the property before the time of loss: Refer to Special Endorsements if Bare Wall or Original Specifications apply.

A. Fixtures, improvements, and alterations that are a part of the building or structure, and

B. Appliances, such as those used for refrigerating, ventilating, cooking, dish laundering, security or housekeeping

This policy will not provide coverage for personal property owned by, used by, or in the care, custody, control of a unit- owner except for personal property listed in Paragraph A.1 and 6(a) and 6(b) above.

**Excluded Property**

- Currency, money, notes, securities, stamps, furs, jewelry, precious metals, precious stones, and semi-precious stones.
- Land, land values, any substance in or on Land, or any alteration to the natural condition of the Land.
- Water, except water which is normally contained within any type of tank, piping system or other process equipment.
- Standing timber, growing crops, or animals.
- Drainage systems, pavements, or roadways.
- Vehicles licensed for highway use, watercraft, aircraft, and railroad rolling stock.
- Property sold by the Insured under conditional sale, trust agreement, installment plan or other deferred payment plan after delivery to customers.
- Property in transit, except expressly as provided elsewhere in this Policy.
- Underground property or equipment located below the surface of the ground, except for property or equipment located in basements.
- Offshore oil rigs, platforms and property contained therein or thereon.
- Satellites and spacecraft while on the launch pad, or after time of launch.
- Dams, dikes, bridges, tunnels, reservoirs, and canals.
- Docks, piers and wharves, unless scheduled and valued on the policy.
- Transmission and distribution lines of every type and description; except when located on the Insured premises or within one thousand (1000) feet thereof.
- Personal property in the care, custody, and control of the Insured when the Insured is acting as a bailee, a warehouseman, or a carrier for hire.

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Sublimits of Liability**

Quote #3998-9999

Property Sublimits are within the coverage limits NOT in addition to the Coverage Limits stated below. Sub-limits may be reduced by Special endorsement to this policy. Refer to Master Forms.

**The Limits, deductibles and coverages of this policy apply, unless an Evidence of Insurance issued to an individual Named Insured restricts the limits, deductibles, or coverages by special endorsement; coverage may not be broadened.**

- \$100,000,000 Named Windstorm (per occurrence and annual aggregate); excludes properties located the State of CA, OR and WA.
- \$50,000,000 Annual Aggregate for Flood (per occurrence and annual aggregate), except: \$50,000,000 as respects for Locations wholly or partially within Special Flood Hazard Areas (SFHA), areas of 100-year flooding as defined by the Federal Emergency Management Agency (FEMA).
- \$50,000,000 Annual Aggregate for Earthquake (per occurrence and annual aggregate) further limited to \$2,500,000 Per Location, Per Occurrence
- \$7,500,000 Debris Removal Per Location, or 25% of the Covered loss, whichever is less
- Building Limit Building Ordinance Law - Cov A Undamaged Portion of the Building
- \$5,000,000 Building Ordinance Law - Cov Parts B-C-D - Buildings 31 Years old & newer Except:
- \$1,000,000 Building Ordinance Law - Cov Parts B-C-D - Per Building (32 Years old & Older)
- \$5,000,000 Building Ordinance Law - Cov Parts B-C-D - Per Location (32 Years old & Older)
- 20% Building Ordinance Law - Cov Parts B-C-D - As required by Written Contract (Bldgs 31 Yrs old & newer)
- \$500,000 Account Receivables per Location
- 30 Days Civil or Military Authority, but in no event will the Company pay more than 1,000,000 Per Location
- \$100,000 Contingent Time Element Per Location
- \$500,000 EDP (including Media) Per Location
- \$250,000 Spoilage Per Location
- \$5,000,000 Errors and Omissions, subject to all limits contained in Master Forms
- 180 days Extended Period of Indemnity, except 365 Days for California Properties Per Location (12 month or 24-month period of indemnity is available, however, is subject to 12 or 24 month declared values, as required by written contract. Loss paid is Actual Loss Sustained).
- \$1,000,000 Extra Expense Per Location
- \$100,000 Fine Arts Per Location
- \$250,000 Fire Brigade Charges Per Location
- 30 days Ingress/Egress Coverage, maximum of \$1,000,000 per location
- \$1,000,000 Leasehold Interest Per Location
- \$100,000 Annual Aggregate Per Location for Limited Pollution Coverage
- \$100,000 Expediting Cost Per Location
- \$1,000,000 Miscellaneous Unnamed Locations, subject to all sublimits contained in Master Policy
- \$50,000,000 Newly Acquired Property, at any one location – 90-day reporting provision; subject to all other sublimits herein.
- 90 days Ordinary Payroll Per Location
- \$100,000 Professional Fees Per Occurrence, subject to \$10,000 maximum per location
- \$1,000,000 Service Interruption; Per Location A qualifying period of 24 hours applies to this coverage
- \$100,000 Transit Per Conveyance and in the Annual Aggregate
- \$500,000 Valuable Papers Per Location
- \$1,000,000 Resultant Mold as a result of a Covered Peril Per Occurrence and in the Annual Aggregate
- \$10,000,000 Property in the Course of Construction Per Location subject to final contract value not to exceed \$10,000,000
- \$50,000 Back up of Sewers and Drains (Per Location, Per Occurrence)
- \$100,000 Outdoor Property (Fences, Light Poles and Fixtures, Pool, Signs, Retaining Walls, Trees, Shrubs, Plants Lawns (Per Location, Per Occurrence) limited to \$10,000 per tree or lawn and \$500 per shrub or plant
- \$100,000 Tenant Relocation Expense, subject to a MAXIMUM \$5,000 per unit (California Locations Only).
- \$100,000 Pairs or Sets, Per Location, Per Occurrence

**MRMG**  
**Proposal of Commercial Property Insurance**  
**(B&M) Equipment Breakdown Protection Insurance**  
3998-9999  
Oakmont Village Association (Leased Parcels)

**Boiler & Machinery Insurance**

**Carrier:** Travelers Property Casualty Co of America (AM Best Rating: A++ XV)

<b>Coverage</b>	<b>Limits</b>
<b>Total Limit Per Breakdown</b>	\$50,000,000
<b>Property Damage</b>	Included
<b>Business Income</b>	Included
<b>Business Income "Period of Restoration" Extension</b>	30 Days
<b>Extra Expense</b>	Included
<b>Extra Expense "Period of Restoration" Extension</b>	30 Days
<b>Spoilage</b>	Not Covered
<b>Utility Interruption - Time Element Coverage Extension (applies only if interruption lasts at least 8 hours)</b>	\$1,000,000
<b>Civil Authority Coverage Extension</b>	Not Covered
<b>"Dependent Property" Coverage Extension</b>	Not Covered
<b>"Electronic Data" or "Media" Coverage Extension</b>	\$100,000
<b>Errors and Omissions Coverage Extension</b>	\$500,000
<b>Expediting Expense Coverage Extension</b>	\$100,000
<b>Newly Acquired Locations (number of days of coverage 90 days)</b>	\$1,000,000
<b>Ordinance or Law (Demolition, Increased Cost of Construction)</b>	\$1,000,000
<b>"Fungus", Wet Rot and Dry Rot Coverage Extension</b>	PD @ \$15,000 / BI @ 30 Days
<b>Hazardous Substance Limitation</b>	\$100,000
<b>Refrigerant Contamination Limitation</b>	\$100,000
<b>Water Damage Limitation</b>	\$500,000
<b>Deductibles Property Damage</b>	\$25,000
<b>Deductibles Business Income / Extra Expense / Utility Interruption - Time Element</b>	24 Hours

**MRMG**  
**Proposal of Commercial Property Insurance**  
**Property Terrorism Insurance**  
3998-9999  
Oakmont Village Association (Leased Parcels)

**Carrier:** Underwriters at Lloyds, London (Hiscox Inc) AM Best Rating: A XV

**Coverage:** Terrorism and Sabotage Insurance Wrap (TRIA)

**Limits & Deductible**

- \$100,000,000 Limit Each Occurrence and in the Aggregate
- \$50,000 deductible per occurrence; unless endorsed otherwise
- Coverage Direct physical loss or damage caused by an Act of Terrorism during the policy period for Terrorism and Sabotage Only to the buildings and contents set forth in the Statement of Values, including business income coverage and additional coverage's, if applicable, included within the Policy in the same manner as set forth in the Master Property Policy.
- ACV applies to roofs built 2000 and before, excluding properties in the State of California, unless endorsed otherwise.

**Key Definitions**

<b>An Act of Terrorism</b>	means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.
<b>An Act of Sabotage</b>	means a subversive act or series of such acts committed for political, religious, or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes. This insurance does not cover any loss or increased cost as a result of threat or hoax.
<b>Occurrence</b>	means any one loss and/or series of losses arising out of and directly occasioned by one act or series of acts of terrorism or sabotage for the same purpose or cause. The duration and extent of any one 'occurrence' shall be limited to all losses sustained by the Insured at the property insured herein during any period of 72 consecutive hours arising out of the same purpose or cause. However no such period of 72 consecutive hours may extend beyond the expiration of this policy unless the Insured shall first sustain direct physical damage by an act of terrorism or an act of sabotage prior to expiration and within said period of 72 consecutive hours nor shall any period of 72 consecutive hours commence prior to the attachment of this policy.

**Key Exclusions**

War, Nuclear Chemical, Biological; Cyber Terrorism; Seizer or illegal occupation; order of public or government authority; pollutants or contaminants; V&MM; EDP; Loss of use, delay or loss of markets; burglary, house-breaking, theft or larceny; Threat or Hoax



**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Endorsement Schedule**

Quote #3998-9999

## Endorsements

In addition to the master policy forms and endorsements, the following additional special forms and endorsements apply to Master Policy:

<b>Endorsement/Form Name</b>	<b>Endorsement/Form Number</b>
Automatic Building Valuation Adjustment	AutoIncrBV-001
Broker Fees; Refunds and Home State Disclosures (AR)	Disclosure 001-Property
Earth Movement Exclusion	MRMG-EMExcl-001 (Rev. Dec 2013)
Flood Exclusion	MRMG-FloodExcl-001 (Rev Jan 2013)
Modified Replacement Cost Limitation 100%	MRMG-MR100%C/Lex(PR8471)-01 ( Rev Jan 2013)
SL (California Surplus Lines Disclosure) AR	D-1 CA Prop

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Automatic Building Valuation Adjustment**

SE & SW corners of Sonoma Hwy 12

Policy Number: 3998-9999

In consideration of a premium charged, it is agreed that the following applies only with respect to a location where the first Named Insured has issued evidence of property coverage to the insured and such evidence of property coverage states that this endorsement applies:

This endorsement modifies the insurance provided under the following:

This policy provides coverage on a replacement cost basis, periodically it is necessary to adjust the Building limit(s) of insurance to recognize changes in construction costs. If you do not request such coverage changes yourself, you agree that we may adjust the Building limit(s) of insurance at the beginning of each renewal policy period.

The changes will be based on reports of recognized appraisal agencies showing construction cost changes. Your payment of the renewal premium will constitute acceptance of any change we make in the Building limit(s) of insurance as shown in the renewal certificate. If you think the adjusted limit(s) of insurance is excessive or inadequate, notify your Agent.

**Specifications**

Exceptions:	None
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**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Broker Fees; Refunds and Home State Disclosures (AR)**

SE & SW corners of Sonoma Hwy 12

Policy Number: 3998-9999

**Broker Fees:** We may be charging you a broker fee for providing the basic services set forth herein. The amount of the mutually agreed upon broker fee, if any, is the amount included in our proposal and on our invoice. The broker services we perform include, but are not limited to, searching our relevant market(s) for appropriate combination(s) of price, coverage and security for a particular risk. We may also be entitled to receive compensation, directly or indirectly, from the insurer that accepted and bound your business, even when you have been charged a broker fee. These fees are fully earned

**Refunds:** This notice is being provided to make you aware that you may incur a penalty if you cancel your policy prior to the expiration date. If you cancel the policy prior to the expiration date, the penalty is 10% of any remaining unearned premium, subject to any minimum earned premium endorsement that may be attached to your policy or the policy for which you are applying, subject to minimum earned premiums previously disclosed.

The above disclosures are made when intermediary broker transacts insurance with, but not on behalf of, an admitted insurer. In the interest of transparency, we include this disclosure on transactions with both admitted and non-admitted carriers where broker fees are involved.

**Home State:** Affiliated Groups. -If more than 1 insured from an affiliated group are named insureds on a single non-admitted insurance contract, the term "home State" means the home State of the member of the affiliated group that has the largest percentage of premium attributed to it under such insurance contract.

15 U.S.C. § 8206(6).

**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Earth Movement Exclusion**

SE & SW corners of Sonoma Hwy 12

Policy Number: 3998-9999

In consideration of a premium charged, it is agreed that the following applies only with respect to a location where the first Named Insured has issued evidence of property coverage to the insured and such evidence of property coverage states that this endorsement applies:

Loss or damage is excluded regardless of any cause or event whether or not insured under this policy that contributes concurrently or in any sequence to the loss or damage: This policy does not insure against loss or damage caused directly or indirectly by to resulting from any of the following;

**Earth Movement means any natural or manmade:**

1. Earthquake, including any earth sinking, rising or shifting related to such event;
2. Landslide, including any earth sinking, rising or shifting related to such event;
3. Mine subsidence, meaning subsidence of a man-made mine, whether or not mining activity has ceased;
4. Earth sinking rising or shifting including soil conditions which cause settling, cracking or other disarrangement of foundations or other parts of realty. Soil conditions include contraction, expansion, freezing, thawing, erosion, improperly compacted soil and the action of water under the ground surface
5. Shocks, tremors, mudslide, mud flow, rock falls, volcanic eruption, sinkhole collapse, tsunami, subsidence or any other Earth Movement.

This exclusion does not apply to (EQSL) Earthquake Sprinkler Leakage for Properties located in the State of California.

**Specifications**

Exceptions	None
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**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Flood Exclusion**

SE & SW corners of Sonoma Hwy 12

Policy Number: 3998-9999

In consideration of a premium charged, it is agreed that the following applies only with respect to a location where the first Named Insured has issued evidence of property coverage to the insured and such evidence of property coverage states that this endorsement applies:

This policy does not insure against loss or damage caused directly or indirectly by to resulting from any of the following;

**Flood means:** whether natural or man-made, flood waters, surface water, waves, tide or tidal water, overflow or rupture of a dam, levy, dike, or other surface containment structure, storm surge, the rising, overflowing or breaking of boundaries of natural or man-made bodies of water, or the spray from any of the foregoing, all whether driven by wind or not.

Loss or damage is excluded regardless of any cause or event whether or not insured under this policy that contributes concurrently or in any sequence to the loss or damage.

**Specifications**

Exceptions	None
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**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Modified Replacement Cost Limitation 100%**

SE & SW corners of Sonoma Hwy 12

Policy Number: 3998-9999

In consideration of the premium charged this policy has been issued subject to the following condition:

**MAXIMUM AMOUNT PAYABLE:**

In the event of covered loss hereunder, liability of the Company shall be limited to the least of the following:

1. The actual adjusted amount of loss, less applicable deductible,
2. As respects each Location insured by this Policy, one-hundred (100%) percent, of the total combined stated values for all categories of Insured Property (e.g. building, contents) and other covered exposures (e.g., time element, extra expense, rental loss) shown for that Location on the latest Statement of Values or other documentation on file with the Company, or
3. The limit of liability or applicable sub limit of liability shown in this Policy or endorsed onto this Policy.

**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**SL (California Surplus Lines Disclosure) AR**

SE & SW corners of Sonoma Hwy 12

Policy Number: 3998-9999

NOTICE:

1. THE INSURANCE POLICY THAT YOU ARE APPLYING TO PURCHASE IS BEING ISSUED BY AN INSURER THAT IS NOT LICENSED BY THE STATE OF CALIFORNIA. THESE COMPANIES ARE CALLED "NONADMITTED" OR "SURPLUS LINE" INSURERS.
2. THE INSURER IS NOT SUBJECT TO THE FINANCIAL SOLVENCY REGULATION AND ENFORCEMENT THAT APPLY TO CALIFORNIA LICENSED INSURERS.
3. THE INSURER DOES NOT PARTICIPATE IN ANY OF THE INSURANCE GUARANTEE FUNDS CREATED BY CALIFORNIA LAW. THEREFORE, THESE FUNDS WILL NOT PAY YOUR CLAIMS OR PROTECT YOUR ASSETS IF THE INSURER BECOMES INSOLVENT AND IS UNABLE TO MAKE PAYMENTS AS PROMISED.
4. THE INSURER SHOULD BE LICENSED EITHER AS A FOREIGN INSURER IN ANOTHER STATE IN THE UNITED STATES OR AS A NON-UNITED STATES (ALIEN) INSURER. YOU SHOULD ASK QUESTIONS OF YOUR INSURANCE AGENT, BROKER, OR "SURPLUS LINE" BROKER OR CONTACT THE CALIFORNIA DEPARTMENT OF INSURANCE AT THE FOLLOWING TOLL-FREE TELEPHONE NUMBER: 1-800-927-4357 OR INTERNET WEB SITE [WWW.INSURANCE.CA.GOV](http://WWW.INSURANCE.CA.GOV). ASK WHETHER OR NOT THE INSURER IS LICENSED AS A FOREIGN OR NON-UNITED STATES (ALIEN) INSURER AND FOR ADDITIONAL INFORMATION ABOUT THE INSURER. YOU MAY ALSO CONTACT THE NAIC'S INTERNET WEB SITE AT [WWW.NAIC.ORG](http://WWW.NAIC.ORG).
5. FOREIGN INSURERS SHOULD BE LICENSED BY A STATE IN THE UNITED STATES AND YOU MAY CONTACT THAT STATE'S DEPARTMENT OF INSURANCE TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.
6. FOR NON-UNITED STATES (ALIEN) INSURERS, THE INSURER SHOULD BE LICENSED BY A COUNTRY OUTSIDE OF THE UNITED STATES AND SHOULD BE ON THE NAIC'S INTERNATIONAL INSURERS DEPARTMENT (IID) LISTING OF APPROVED NONADMITTED NON-UNITED STATES INSURERS. ASK YOUR AGENT, BROKER, OR "SURPLUS LINE" BROKER TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.
7. CALIFORNIA MAINTAINS A LIST OF APPROVED SURPLUS LINE INSURERS. ASK YOUR AGENT OR BROKER IF THE INSURER IS ON THAT LIST, OR VIEW THAT LIST AT THE INTERNET WEB SITE OF THE CALIFORNIA DEPARTMENT OF INSURANCE: [WWW.INSURANCE.CA.GOV](http://WWW.INSURANCE.CA.GOV).
8. IF YOU, AS THE APPLICANT, REQUIRED THAT THE INSURANCE POLICY YOU HAVE PURCHASED BE BOUND IMMEDIATELY, EITHER BECAUSE EXISTING COVERAGE WAS GOING TO LAPSE WITHIN TWO BUSINESS DAYS OR BECAUSE YOU WERE REQUIRED TO HAVE COVERAGE WITHIN TWO BUSINESS DAYS, AND YOU DID NOT RECEIVE THIS DISCLOSURE FORM AND A REQUEST FOR YOUR SIGNATURE UNTIL AFTER COVERAGE BECAME EFFECTIVE, YOU HAVE THE RIGHT TO CANCEL THIS POLICY WITHIN FIVE DAYS OF RECEIVING THIS DISCLOSURE. IF YOU CANCEL COVERAGE, THE PREMIUM WILL BE PRORATED AND ANY BROKER'S FEE CHARGED FOR THIS INSURANCE WILL BE RETURNED TO YOU.

D-1 (Effective January 1, 2017)

**ALL OTHER TERMS REMAIN UNCHANGED**

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Risk Schedule**

Quote #3998-9999

**Risk Schedule**

**Building Name** Outdoor Property (incl. but not limited to Fences, Light Poles & Fixtures, Pools, Signs, Retaining Walls, Trees, Shrubs, Plants, Lawns (Landscaping subject to further sublimits within Max \$100K per Loc/Per Occ)

<b>Occupancy</b>	Common Area Improvement, Condo, and Hoa	<b>Buildings</b>	0	<b>Year Built</b>	0	<b>BV</b>	\$0	<b>Res SF</b>	0
<b>ISO Class</b>	Not Applicable	<b>Units</b>	0	<b>Eff. Year Built</b>	1964	<b>RV</b>	\$0	<b>Non-Res SF</b>	0
<b>Parking Type</b>		<b>Stories</b>	0	<b>Electrical</b>	1964	<b>CV</b>	\$0	<b>Total SF</b>	0
<b>Sprinklers</b>		<b>Basements</b>	0	<b>HVAC</b>	1964	<b>OV</b>	\$0	<b>Res PSF</b>	0
<b>Spr. %</b>		<b>Parking Floors</b>	0	<b>Plumbing</b>	1964	<b>PV</b>	\$0	<b>Non-Res PSF</b>	0
		<b>Pools</b>	0	<b>Roof</b>	1964	<b>WV</b>	\$0	<b>Total PSF</b>	0
		<b>Spas</b>	0	<b>Remodel</b>		<b>OPV</b>	\$100,000	<b>Vacant SF</b>	0
				<b>Retrofit</b>		<b>TIV</b>	\$100,000		

**Definitions**

**BV** Building Declared Values **RV** Loss of Rents or Association Dues **CV** Contents of Insured Declared Values

**OV** Other Declared Values **PV** Parking Declared Values **WV** Association Walls-In Valuation **OPV** Outdoor Property Declared Values\*

**TIV** Total Insured Value

\* **Outdoor Property** is defined as including but not limited to Fences, Light Poles and fixtures, Pools, Signs, Retaining Walls, Trees, Shrubs, Plants, and Lawns. Landscaping is subject to further sub-limits within the Maximum amount payable of \$100,000 per Loc/Per Occ



**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Quote Acceptance**  
Quote #3998-9999

**Proposal Date:** December 29th, 2023

Oakmont Village Association (Leased Parcels)

By signing below, you acknowledge compliance with the following conditions:

1. The insured understands that MRMG program administrators may receive an administration reimbursement, fees or profits for the servicing, administration, data management and sponsorship of either program. This does not include P3 insurance Services, Inc.
2. Fees are determined based upon various factors including the size and value of property, its nature, location, special requirements, etc. All fees are included in the program costs as quoted. It is agreed there are no additional fees which have not already been included in our proposal.
3. All insurance policies offered by MRMG are provided "as is." MRMG makes no representations as to the adequacy or completeness of the insurance being offered through the MRMG master insurance program for your individual needs.
4. You acknowledge that you have sole responsibility for the purchase of adequate insurance based on your own evaluation of your needs.
5. The insured understands that, to continue to qualify for this program, you must have a risk management agreement with MRMG. All insurance coverage provided under this program will cease immediately upon termination of the management contract.
6. I have received and reviewed the schedule of carriers and understand that some may be non-admitted in my respective state.

**Prepared For:**

Prepared for: **Oakmont Village Association-1**  
CO: *AJ Scott*  
Oakmont Village Association (Leased Parcels)  
SE & SW corners of Sonoma Hwy 12  
Santa Rosa, California

I wish to bind the following coverages (mark all boxes that apply)

Please note that 35% Minimum Earned Premium and 100% of Fees applies to all coverage marked. If no boxes are marked the policy will be bound as quoted. However if any Box is checked it is imperative that ALL applicable boxes are checked, especially under Optional Coverages. Failure to check a box on a quoted coverage; will result in no coverage being bound for that particular coverage.

PACKAGE COVERAGES	OPTIONAL COVERAGES
<input type="checkbox"/> All Risk	
<input type="checkbox"/> Boiler & Machinery	
<input type="checkbox"/> Terrorism (All Risk)	

DocuSigned by:  
 Signature: *Christel Antone* Date: 12/29/2023  
C5377889DA674EA...

*(Property Owner or Authorized Representative)*

Please return a signed copy of this acceptance page to your broker

**Multi-Family Risk Management Group  
Proposal of Commercial Property Insurance  
Risk Management Agreement**

Quote #3998-9999

Agreement made this December 29th, 2023 by and between MRMG/NREPG, with offices at 107 W. Lufkin Ave., Ste 318; Lufkin TX 75904 (hereinafter referred to as MRMG/NREPG) and Oakmont Village Association (Leased Parcels), (hereinafter called "Owner").

WHEREAS:

MRMG/NREPG can provide Risk Management and Insurance Services related to Commercial and Habitational Real Properties (the program).

1. Owner is the Owner, General or Limited Partner, Managing Agent or Owner's Agent of the premises as indicated in the schedule provided to MRMG/NREPG.
2. NOW, THEREFORE, in consideration of the mutual promises herein contained, Owner and MRMG/NREPG agree as follows:
  1. Owner hereby retains MRMG/NREPG to providenon-site management of the program described above.
  2. MRMG/NREPG hereby agrees to render and provide the services of a non-site managing agent including, but not limited to, making available to Owner as requested by Owner and agreed to by MRMG/NREPG, from time to time, its management expertise, its advice and expertise as to Risk Management, appraisals and related values, care and maintenance of properties, etc.; and any other such assistance and service that it may provide.
  3. As for its fee, MRMG/NREPG shall be compensated as follows: By payment of program fees, giving Owner access to the services described above. The fee amount shall be determined based upon various factors including the size and value of property, its nature, location, special requirements, etc. All fees are included in the program costs as may be proposed. It is hereby agreed there are no additional fees which have not already been included in our proposal.
  4. The term of this Agreement shall commence on the date of execution on and shall continue in full force and effect thereafter from year to year unless canceled by either party on thirty (30) days' notice.
  5. All insurance claims and losses that may arise under any insurance policy under the program shall be adjusted and settled exclusively by MRMG/NREPG or its designee and not by Owner.
  6. All General Liability Deductibles will be paid by the Insured upon receipt of the invoice, which is issued upon filing the claim or suit with carriers.
  7. Arbitration. This agreement is entered into in Lufkin, Angelina County, Texas. Texas law will apply to the construction and enforcement of this agreement. All disputes arising out of or relating to this agreement shall be finally settled by binding arbitration.

IN WITNESS WHEREOF, the parties have executed this Agreement as of the date and year first above written.

MRMG/NREPG Authorized Representative, **Ray Baldwin**

DocuSigned by:  
 Signature: Christel Antone Date: 12/29/2023  
 Property Owner or Authorized Representative

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Carrier Schedule**  
Quote #3998-9999

**Carrier addresses available upon written request**

<b>Boiler &amp; Machinery</b>					<b>\$50,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Travelers Property Casualty Co of America	BM21-9908A835	A++ XV	AA	25674	\$50,000,000
<b>Terrorism - \$100MM (\$50,000 Deductible, Per Occurrence)</b>					<b>\$100,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Certain Underwriters at Lloyd's of London	UTS2520391.23	A XV	A+		\$100,000,000
<b>Primary - \$2.5MM Per Occ Aggregate</b>					<b>\$2,500,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Landmark American Insurance Company	LHD933077	A++XIV	AA+	33138	\$2,500,000
<b>Primary Property - \$10MM</b>					<b>\$10,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Certain Underwriters at Lloyd's of London	UP2306782	A XV	A+		\$1,000,000
Certain Underwriters at Lloyd's of London	UP2306782	A XV	A+		\$100,000
Landmark American Insurance Company	LHD933078	A++ XIV	AA+	33138	\$2,500,000
Steadfast Insurance Company	CPP-0967969-04	A+ XV	AA	26387	\$1,250,000
PartnerRe Ireland Insurance dac (EXP)	UP2300072	A+XV	A+		\$1,000,000
Allianz Global Corporate & Specialty SE	UP2300072	A+XV	AA		\$750,000
Certain Underwriters at Lloyd's of London	UP2300074	A XV	A+		\$950,000
Certain Underwriters at Lloyd's of London	UP2300041	A XV	A+		\$450,000
Starr Surplus Lines Insurance Company (Lead Carrier)	SLSTPTY11806123	A XV	A	13604	\$2,000,000
<b>\$15MM x \$10MM Excess Property</b>					<b>\$15,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Certain Underwriters at Lloyd's of London	UP2300058	A XV	A+		\$832,500
Allianz Global Corporate & Specialty SE	UP2300072	A+XV	AA		\$1,125,000
Certain Underwriters at Lloyd's of London	UP2300074	A XV	A+		\$1,425,000
Certain Underwriters at Lloyd's of London	UP2300041	A XV	A+		\$675,000
Houston Casualty Company	UP2300056	A++ XV	A++	42374	\$1,875,000
Endurance Worldwide Insurance Limited	UP2300057	A+XV	A+	41718	\$1,575,000
Hudson Excess Insurance Company	HCS103801	A XV	A	41718	\$750,000
Certain Underwriters at Lloyd's of London	UP2300057	A XV	A+		\$166,500
PartnerRe Ireland Insurance DAC	UP2300072	A+XV	A+		\$1,500,000
Certain Underwriters at Lloyd's of London	UP2300056	A XV	A+		\$206,250
Ironshore Specialty Insurance Company	1000395711-04	A XV	A	25445	\$1,500,000
Certain Underwriters at Lloyd's of London	UP2305239	A XV	A+		\$832,500
Canopus US Insurance, Inc	CUS3000090	A- XII	A-	12961	\$750,000
Certain Underwriters at Lloyd's of London	UP2306791	A XV	A+		\$287,250
United Specialty Insurance Company	VTX-CN-0003369-03	A X	A	12537	\$405,000
Certain Underwriters at Lloyd's of London	VRN-CN-0003369-03	A XV	A+		\$405,000
Certain Underwriters at Lloyd's of London	VNB-CN-0003369-03	A XV	A+		\$690,000

<b>\$25MM x \$25MM Excess Property</b>					<b>\$25,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Certain Underwriters at Lloyd's of London	UP2300041	A XV	A+		\$1,125,000
Certain Underwriters at Lloyd's of London	UP2300059	A XV	A+		\$2,220,000
Certain Underwriters at Lloyd's of London	UP2305238	A XV	A+		\$3,052,500
Certain Underwriters at Lloyd's of London	UP2306790	A XV	A+		\$557,083
Certain Underwriters at Lloyd's of London	UP2300066	A XV	A+		\$1,110,000
Certain Underwriters at Lloyd's of London	UP2306785	A XV	A+		\$1,387,500
State National Insurance Company, Inc.	UP2305279	A X	A	12831	\$1,250,000
Certain Underwriters at Lloyd's of London	UP2300058	A XV	A+		\$693,750
Starstone Specialty Insurance Company	S75800230CSP	A-XII	A-	44776	\$5,250,000
Allied World Assurance Company	0312-8765-1A	A XV	A	19489	\$1,812,500
Starr Surplus Lines Insurance Company	SLSTPTY11806123	A XV	A	13604	\$1,000,000
Canopus US Insurance, Inc	CUS30000091	A-XII	A-	12961	\$3,125,000
Western World Insurance Company	SSC0001374	A XV	A+	13196	\$416,667
Palomar Excess and Surplus Ins Company	PSC00212-02	A- IX	A-	16754	\$416,667
Endurance American Specialty Ins. Co.	ESP30000332106	A+XV	A+	41718	\$833,333
Fortegra Specialty Insurance Company	UP2306788	A- IX	A-	16823	\$750,000
<b>\$50MM x \$50MM Excess Property</b>					<b>\$50,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Certain Underwriters at Lloyd's of London	UP2300041	A XV	A+		\$2,250,000
Certain Underwriters at Lloyd's of London	UP2300063	A XV	A+		\$2,775,000
Certain Underwriters at Lloyd's of London	UP2305238	A XV	A+		\$1,666,667
Certain Underwriters at Lloyd's of London	UP2305238	A XV	A+		\$416,250
Certain Underwriters at Lloyd's of London	UP2305239	A XV	A+		\$1,665,000
Aspen Specialty Insurance Company	PX005TC23	A XV	A-	10717	\$500,000
Starstone Specialty Insurance Company	E85033232CSP	A-XII	A-	44776	\$4,500,000
Palomar Excess and Surplus Ins Company	PSC00212-02	A- IX	A-	16754	\$833,333
Certain Underwriters at Lloyd's of London	UP2306820	A XV	A+		\$2,254,250
Fidelis Underwriting Limited	UP2300075	A XIV	A-		\$5,000,000
Certain Underwriters at Lloyd's of London	UP2305245	A XV	A+		\$555,000
Certain Underwriters at Lloyd's of London	UP2306782	A XV	A+		\$6,327,000
Canopus US Insurance, Inc	CUS30000092	A-XII	A-	12961	\$1,125,000
AXIS Surplus Insurance Company	EAF667105-23	A XV	A+	26620	\$2,500,000
International General Insurance Company Ltd	UP2306808	A IX	A-		\$750,000
Houston Casualty Company	UP2300071	A++ XV	AA+	42374	\$3,750,000
Certain Underwriters at Lloyd's of London	UP2300071	A XV	A+		\$2,632,500
American International Group UK Limited	UP2305245	A XV	A+		\$5,000,000
Westfield Specialty Insurance Company	XAX-327925M-00	A XV	AAA	16992	\$1,500,000
Western World Insurance Company	SSC0001374	A XV	A+	13196	\$833,333
Endurance American Specialty Ins. Co.	ESP30000332106	A+XV	A+	41718	\$1,666,667
Fortegra Specialty Insurance Company	UP2306788	A- IX	A-	16823	\$1,500,000

<b>\$100MM X \$100MM Excess Property</b>					<b>\$100,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Swiss Re Corporate Solutions Capacity Ins Corp	ESP 2005115 02	A+ XV	AA-	34916	\$3,000,000
Aspen Specialty Insurance Company	PX00W6423	A XV	A-	10717	\$4,500,000
Westfield Specialty Insurance Company	XPR-327924C-00	A XV	AAA	16992	\$2,500,000
Certain Underwriters at Lloyd's of London	TBA				\$5,000,000
PartnerRe Ireland Insurance dac	UP2300072	A+ XV	A+		\$8,500,000
Certain Underwriters at Lloyd's of London	UP2300072	A XV	A+		\$935,000
Fidelis Underwriting Limited	UP2300075	A XIV	A-		\$20,500,000
Starstone Specialty Insurance Company	E85036232CSP	A-XII	A-	44776	\$17,500,000
United Specialty Insurance Company	UP2305280	A X	A	12537	\$16,000,000
Certain Underwriters at Lloyd's of London	UP2305234	A XV	A		\$10,545,000
Fortegra Specialty Insurance Company	UP2306788	A- IX	A-	16823	\$1,020,000
Arch Specialty Insurance Company	ESP7304442-05	A + XV	A+	21199	\$10,000,000
<b>\$100MM X \$200MM Excess Property</b>					<b>\$100,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
PartnerRe Ireland Insurance dac	UP2300072	A+ XV	A+		\$4,250,000
Certain Underwriters at Lloyd's of London	TBA				\$15,000,000
Endurance Specialty Insurance Ltd.	UP2306843	A+XV	A+	41718	\$7,500,000
Certain Underwriters at Lloyd's of London	UP2300072	A XV	A+		\$467,500
American International Group UK Limited	UP2306823	A XV	A+		\$2,782,500
Mt. Hawley Insurance Company	MCP0175805	A+ XIII	A	37974	\$10,000,000
Landmark American Insurance Company	LHD933079	A++XIV	AA+	33138	\$10,000,000
Starr Surplus Lines Insurance Company (quota share)	SLSTPTY11806123	A XV	A	13604	\$25,000,000
Fidelis Underwriting Limited (quota share)	UP2300075	A XIV	A-		\$25,000,000
<b>\$200MM X \$300MM Excess Property - Dedicated Limit as Required By Lender Agreements included in this Layer</b>					<b>\$200,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Great American Fidelity Insurance Company	CPP 2551400 05	A+ XV	A+	22136	\$70,000,000
Mitsui Sumitomo Insurance Company of America	EXP7000288	A+ XV	A+	20362	\$80,000,000
Homeland Ins. Company of New York	795022425	A+ XV	A+	34452	\$30,000,000
Landmark American Insurance Company	LHD933079	A++XIV	AA+	33138	\$20,000,000

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Coverpage**  
Quote #3994-9999

December 29th, 2023

Prepared for: **Oakmont Village Association-1**

CO: *AJ Scott*

Oakmont Village Association (Central Recreational Complex)

310 White Oak Drive

Santa Rosa, California

**RE: Master Insurance Proposal**

**MRMG - Multifamily Risk Management Group** *pertains to Property, TRIA and Boiler Machinery Facility*

<b>Member</b>	Oakmont Village Association-1
<b>Class of Property</b>	Condominium/HOA
<b>Program Term</b>	May 15th, 2023 - May 15th, 2024
<b>Coverage Term</b>	January 1st, 2024 - May 15th, 2024
<b>Broker Commission</b>	15.0%
<b>Status</b>	Quoted
<b>Named Insured</b>	Oakmont Village Association (Central Recreational Complex)
<b>Property Location</b>	310 White Oak Drive; 6633 & 6637 Oakmont Drive,

This Proposal may not reflect the same coverages, Terms and Conditions requested on your application for insurance, please review it carefully. The attached PDF document itemizes the master policies for your easy reference.

**IMPORTANT:** This presentation is designed to give you an overview of the insurance coverages we are offering for your company. It does NOT include all of the terms, coverage, exclusions, limitations and conditions in the actual insurance contract. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you.

Please refer to the Master Policy and your specific insurance contracts for details on coverages, conditions, and exclusions.

AS an insurance professional, we shall assume that you understand the terms, scope and effect of the proposed insurance unless you inform us to the contrary. We will expect you to explain to your client the key features of the insurance proposed, including the essential coverages and benefits, any significant or unusual restrictions, exclusions, conditions or obligations and the period of the coverage; and the consequences of non-compliance with them. This shall not be our responsibility, even in situations where we may have some direct contact with your client.

It is particularly important that you explain to your client the obligations imposed on them by terms expressed as warranties or conditions precedent or similar terms, and that failure to comply strictly with them may result in a claim being rejected, even if the breach of warranty or condition precedent or like term does not cause any prejudice to the insurers.

Donna M. Meyer

**MRMG Authorized Representative**

111-A Canada Street

Ojai, CA 93023

805-646-0821

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Proposal Premium**  
Quote #3994-9999

**Program Term:** May 15th, 2023 - May 15th, 2024

**Coverage Term:** January 1st, 2024 - May 15th, 2024

<b>Coverages</b>	<b>Annual</b>	<b>Short</b>
All Risk	\$65,369.00	\$24,112.00
Boiler & Machinery	\$1,634.00	\$603.00
Terrorism (All Risk)	\$0.00	\$0.00
<b>Fees</b>	<b>Annual</b>	<b>Short</b>
Enrollment Fee	\$100.00	\$100.00
Inspection Fee	\$300.00	\$300.00
Loss Control Fee	\$0.00	\$0.00
RiskMeter Fee	\$25.00	\$25.00
SL Broker Fee	\$100.00	\$100.00
Placement Fee	\$4,500.00	\$1,659.84
<b>Taxes</b>	<b>Annual</b>	<b>Short</b>
Taxes	\$1,876.07	\$691.99
<b>Totals</b>	<b>\$73,904.07</b>	<b>\$27,591.82</b>

Invoice & Proposal may calculate slightly different due to rounding in Database. IF NO Premium is shown, Coverage is excluded.

**Exceptions**

MRMG automatically includes Terrorism. Earth-Movement and Flood must be purchased.

**Other Conditions**

**Premium** Per Invoice - 35% Minimum Earned Premium - All Fees 100% Fully Earned - 10% Short Rate Penalty May Apply for Early Cancellation

**Cancellation** The Companies and/or MRMG Authorized Representatives may cancel this policy by mailing ninety (90) days written notice, except ten (10) days written notice for non-payments; No Flat Cancellations; No Backdating Cancellations. Advice Of Cancellation To Entities Other Than The Named Insured Limited To E-Mail Notification. All as fully defined in the Policy Wording.

**Acquisition and Sale of Property** Acquisition and sale of properties are pro-rated. All other reasons for change are short-rated.

**No Automatic Acceptance** The Following additional conditions Apply: No automatic acceptance for new locations. Consideration for coverage only, given upon receipt of full underwriting data, including at least 3 years full loss history for each location to be added. Additions are subject to underwriter approval and may not be at the same coverage terms and/or account rates.

MRMG Authorized Representatives may endorse restrictions in coverage such as; lower sublimits, higher deductibles, notice of cancellations; coverage exclusions.

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Coverage Summary**

Quote #3994-9999

**Basic Policy Info**

<b>Program Term</b>	May 15th, 2023 - May 15th, 2024 (12:01 AM Standard Time at the Location Address)	
<b>Coverage Term</b>	January 1st, 2024 - May 15th, 2024 (12:01 AM Standard Time at the Location Address)	
<b>Named Insured</b>	Oakmont Village Association (Central Recreational Complex) First Named Insured and/or its affiliated and subsidiary companies and/or corporations as now exist or may hereafter be constituted or acquired including their interests as may appear in partnerships or joint ventures which the Insured is legally obligated to insure.	
<b>Property Location(s)</b>	310 White Oak Drive; 6633 & 6637 Oakmont Drive,	
<b>Additional Named Insured(s)</b>		
<b>Property Manager</b>		
<b>Additional Interests</b>	Refer to attached Lender Schedule and/or Certificate of Liability Insurance	
<b>Policy Limits</b>	\$500,000,000 Per Occurrence Limit for All Risks of Direct Physical Loss or Damage unless specifically excluded. Refer to carrier schedule for each insurance carrier's limit. (B&M) and TRIA Coverage Excluded (Refer to Separate Policies)	
<b>Location Limits</b>	Refer to Building Breakdown for Details	
	Building Value (PV)	\$11,688,500
	Parking Value (PV)	\$0
	Contents Value (CV)	\$1,285,305
	Other Value (OV)	\$0
	Loss of Rents/Monthly Dues (RV)	\$0
	Walls In Value (WV)	\$0
	Outdoor Property Value (OPV)	\$100,000
	<b>Total Combined Stated Value (TIV)</b>	<b>\$13,073,805</b>
<b>Location Deductibles</b>	All Risk Deductible (Per Occurrence)	\$25,000
	Wind/Hail Deductible	\$25,000
	Water Deductible	\$100,000
	Vacancy Deductible	\$25,000
	Wildfire Deductible	Applies only if Special Endorsement is attached

**Maximum Amount Payable (Refer to Special Endorsements if reduced)**

In the event of covered loss hereunder, liability of the Company shall be limited to the least of the following:

1. The actual adjusted amount of loss, less applicable deductible(s),
2. Unless otherwise endorsed by special endorsement; as respects each Location insured by this Policy, 110% percent, except 125% for properties located in the State of California of the total combined stated values for all categories of Insured Property (e.g. building, contents) and other covered exposures (e.g., time element, extra expense, rental loss) shown for that Location on the latest Statement of Values or other documentation on file with the Company, or
3. The limit of liability or applicable sublimit of liability shown in this Policy or endorsed onto this Policy.

**Dedicated Limits Exception**

RSUI Indemnity Company Policy# NHD908297 grants coverage of insurance with dedicated limits when required by lender contract.

**Occurrence Limit of Liability Amendment**

For Properties originally constructed 2005 or newer and if required by a written contract; Maximum Amount Payable Item 2 is deleted.



**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Insured and Excluded Property**

Quote #3994-9999

**Key Conditions**

- Margin Clause: 110% of the Total Combined Stated Value (TIV)
- Automatic reinstatement of limits; Except for any Cause of Loss which is subject to an annual aggregate limit or sublimit of liability, payment of a claim will not reduce the amount payable under this policy for any subsequent covered loss.
- Replacement Cost
- Ordinance, Demo, ICC & BI Requires Enforcement
- Actual Loss Sustained Time Element, subject to declared values (18 or 24 months, per written agreement),
- No Coinsurance, Agreed Value
- 180 Days Extended Period of Indemnity, except 365 Days for California Properties Per Location
- Joint or Disputed Loss Agreement with Equipment (B&M) Breakdown Policy
- Resulting Mold as a direct result of covered loss
- Asbestos Exception as result of a Defined Peril up to 24 months
- OFAC Disclosure,
- Low-Income Housing Tax Credit Loss
- Roofs 15 years or older adjusted at ACV in all States except California unless otherwise endorsed
- Claims reported 120 days after occurrence are adjusted at ACV all as fully defined in the Policy Wording.

**Key Exclusions**

- Un-repaired Damage, Faulty Workmanship
- War, Terrorism, Nuclear
- Pollution, Mold, Asbestos
- Occurrence that pre-dates inception date
- Computer Related Losses, Cyber Risks
- Pests, Vermin
- Deterioration, Settling, Shrinking
- Malicious use of pathogenic or poisonous biological or chemical materials
- Equipment Breakdown
- Cosmetic Damage Exclusion (Exception allowed for California, Washington or Oregon States; unless endorsed otherwise)
- Claims reported after 1 year from date of loss
- Virus and Communicable Diseases, all as fully defined in the Policy Wording

**Shared Limits Endorsement**

The limit of liability shown herein or endorsed on this policy is the total of the insurer's limit of liability applicable to each occurrence in respect of all individual insured's combined. Notwithstanding any other terms and conditions of this policy to the contrary; in no event shall the liability of the Underwriter exceed this limit or amount irrespective of the number of locations or insured's involved. The premium for this policy is based upon the statement of values for all individual members reported to and on file with the Underwriters, In the event of a covered cause of loss hereunder the liability of the Underwriters, subject to the terms of the first paragraph above, shall be limited to the least of the following:

1. the actual adjusted amount of loss, less any deductible(s) applicable
2. the limit of liability shown herein or endorsed onto this policy
3. the policy limit of liability applicable to each individual insured, less any deductible(s) applicable

No loss hereunder shall reduce the limit of liability except in respect of the annual aggregate limits for Earth Movement; Flood and Flood as a result Named Windstorm, Named Windstorm, Pollution Clean-Up and Removal (Limited Pollution Coverage) and Mold Resulting from a covered loss; all as fully defined in the Policy Wording.

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Key Conditions and Exclusions**

Quote #3994-9999

**Insured Property**

Unless otherwise excluded, this Policy covers the following property while on the described Locations and within 1,000 feet of covered location:

1. Real property, including new buildings and additions under construction at an Insured Location, and personal property in which the Insured has an insurable interest.
2. Improvements and betterments to buildings or structures in which the Insured has an insurable interest. Such improvements and betterments shall be considered real property.
3. Personal property, other than motor vehicles, of officers and employees of the Insured.
4. Personal property of others in the care, custody and control of the Insured, which the Insured is under obligation to keep insured for physical loss or damage of the type insured against under this Policy.
5. Contractor's and vendor's interests in property covered to the extent of the Insured's liability imposed by law or assumed by written contract prior to the date of direct physical loss or damage. However, such interests will not extend to any time element coverage provided by this Policy.
6. Any of the following types of property contained within a unit if a Condominium Association Agreement requires insurance of the property before the time of loss: Refer to Special Endorsements if Bare Wall or Original Specifications apply.

A. Fixtures, improvements, and alterations that are a part of the building or structure, and

B. Appliances, such as those used for refrigerating, ventilating, cooking, dish laundering, security or housekeeping

This policy will not provide coverage for personal property owned by, used by, or in the care, custody, control of a unit- owner except for personal property listed in Paragraph A.1 and 6(a) and 6(b) above.

**Excluded Property**

- Currency, money, notes, securities, stamps, furs, jewelry, precious metals, precious stones, and semi-precious stones.
- Land, land values, any substance in or on Land, or any alteration to the natural condition of the Land.
- Water, except water which is normally contained within any type of tank, piping system or other process equipment.
- Standing timber, growing crops, or animals.
- Drainage systems, pavements, or roadways.
- Vehicles licensed for highway use, watercraft, aircraft, and railroad rolling stock.
- Property sold by the Insured under conditional sale, trust agreement, installment plan or other deferred payment plan after delivery to customers.
- Property in transit, except expressly as provided elsewhere in this Policy.
- Underground property or equipment located below the surface of the ground, except for property or equipment located in basements.
- Offshore oil rigs, platforms and property contained therein or thereon.
- Satellites and spacecraft while on the launch pad, or after time of launch.
- Dams, dikes, bridges, tunnels, reservoirs, and canals.
- Docks, piers and wharves, unless scheduled and valued on the policy.
- Transmission and distribution lines of every type and description; except when located on the Insured premises or within one thousand (1000) feet thereof.
- Personal property in the care, custody, and control of the Insured when the Insured is acting as a bailee, a warehouseman, or a carrier for hire.

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Sublimits of Liability**

Quote #3994-9999

Property Sublimits are within the coverage limits NOT in addition to the Coverage Limits stated below. Sub-limits may be reduced by Special endorsement to this policy. Refer to Master Forms.

**The Limits, deductibles and coverages of this policy apply, unless an Evidence of Insurance issued to an individual Named Insured restricts the limits, deductibles, or coverages by special endorsement; coverage may not be broadened.**

- \$100,000,000 Named Windstorm (per occurrence and annual aggregate); excludes properties located the State of CA, OR and WA.
- \$50,000,000 Annual Aggregate for Flood (per occurrence and annual aggregate), except: \$50,000,000 as respects for Locations wholly or partially within Special Flood Hazard Areas (SFHA), areas of 100-year flooding as defined by the Federal Emergency Management Agency (FEMA).
- \$50,000,000 Annual Aggregate for Earthquake (per occurrence and annual aggregate) further limited to \$2,500,000 Per Location, Per Occurrence
- \$7,500,000 Debris Removal Per Location, or 25% of the Covered loss, whichever is less
- Building Limit Building Ordinance Law - Cov A Undamaged Portion of the Building
- \$5,000,000 Building Ordinance Law - Cov Parts B-C-D - Buildings 31 Years old & newer Except:
- \$1,000,000 Building Ordinance Law - Cov Parts B-C-D - Per Building (32 Years old & Older)
- \$5,000,000 Building Ordinance Law - Cov Parts B-C-D - Per Location (32 Years old & Older)
- 20% Building Ordinance Law - Cov Parts B-C-D - As required by Written Contract (Bldgs 31 Yrs old & newer)
- \$500,000 Account Receivables per Location
- 30 Days Civil or Military Authority, but in no event will the Company pay more than 1,000,000 Per Location
- \$100,000 Contingent Time Element Per Location
- \$500,000 EDP (including Media) Per Location
- \$250,000 Spoilage Per Location
- \$5,000,000 Errors and Omissions, subject to all limits contained in Master Forms
- 180 days Extended Period of Indemnity, except 365 Days for California Properties Per Location (12 month or 24-month period of indemnity is available, however, is subject to 12 or 24 month declared values, as required by written contract. Loss paid is Actual Loss Sustained).
- \$1,000,000 Extra Expense Per Location
- \$100,000 Fine Arts Per Location
- \$250,000 Fire Brigade Charges Per Location
- 30 days Ingress/Egress Coverage, maximum of \$1,000,000 per location
- \$1,000,000 Leasehold Interest Per Location
- \$100,000 Annual Aggregate Per Location for Limited Pollution Coverage
- \$100,000 Expediting Cost Per Location
- \$1,000,000 Miscellaneous Unnamed Locations, subject to all sublimits contained in Master Policy
- \$50,000,000 Newly Acquired Property, at any one location – 90-day reporting provision; subject to all other sublimits herein.
- 90 days Ordinary Payroll Per Location
- \$100,000 Professional Fees Per Occurrence, subject to \$10,000 maximum per location
- \$1,000,000 Service Interruption; Per Location A qualifying period of 24 hours applies to this coverage
- \$100,000 Transit Per Conveyance and in the Annual Aggregate
- \$500,000 Valuable Papers Per Location
- \$1,000,000 Resultant Mold as a result of a Covered Peril Per Occurrence and in the Annual Aggregate
- \$10,000,000 Property in the Course of Construction Per Location subject to final contract value not to exceed \$10,000,000
- \$50,000 Back up of Sewers and Drains (Per Location, Per Occurrence)
- \$100,000 Outdoor Property (Fences, Light Poles and Fixtures, Pool, Signs, Retaining Walls, Trees, Shrubs, Plants Lawns (Per Location, Per Occurrence) limited to \$10,000 per tree or lawn and \$500 per shrub or plant
- \$100,000 Tenant Relocation Expense, subject to a MAXIMUM \$5,000 per unit (California Locations Only).
- \$100,000 Pairs or Sets, Per Location, Per Occurrence

**MRMG**  
**Proposal of Commercial Property Insurance**  
**(B&M) Equipment Breakdown Protection Insurance**  
3994-9999  
Oakmont Village Association (Central Recreational Complex)

**Boiler & Machinery Insurance**

**Carrier:** Travelers Property Casualty Co of America (AM Best Rating: A++ XV)

<b>Coverage</b>	<b>Limits</b>
<b>Total Limit Per Breakdown</b>	\$50,000,000
<b>Property Damage</b>	Included
<b>Business Income</b>	Included
<b>Business Income "Period of Restoration" Extension</b>	30 Days
<b>Extra Expense</b>	Included
<b>Extra Expense "Period of Restoration" Extension</b>	30 Days
<b>Spoilage</b>	Not Covered
<b>Utility Interruption - Time Element Coverage Extension (applies only if interruption lasts at least 8 hours)</b>	\$1,000,000
<b>Civil Authority Coverage Extension</b>	Not Covered
<b>"Dependent Property" Coverage Extension</b>	Not Covered
<b>"Electronic Data" or "Media" Coverage Extension</b>	\$100,000
<b>Errors and Omissions Coverage Extension</b>	\$500,000
<b>Expediting Expense Coverage Extension</b>	\$100,000
<b>Newly Acquired Locations (number of days of coverage 90 days)</b>	\$1,000,000
<b>Ordinance or Law (Demolition, Increased Cost of Construction)</b>	\$1,000,000
<b>"Fungus", Wet Rot and Dry Rot Coverage Extension</b>	PD @ \$15,000 / BI @ 30 Days
<b>Hazardous Substance Limitation</b>	\$100,000
<b>Refrigerant Contamination Limitation</b>	\$100,000
<b>Water Damage Limitation</b>	\$500,000
<b>Deductibles Property Damage</b>	\$25,000
<b>Deductibles Business Income / Extra Expense / Utility Interruption - Time Element</b>	24 Hours

**MRMG**  
**Proposal of Commercial Property Insurance**  
**Property Terrorism Insurance**

3994-9999

Oakmont Village Association (Central Recreational Complex)

**Carrier:** Underwriters at Lloyds, London (Hiscox Inc) AM Best Rating: A XV

**Coverage:** Terrorism and Sabotage Insurance Wrap (TRIA)

**Limits & Deductible**

- \$100,000,000 Limit Each Occurrence and in the Aggregate
- \$50,000 deductible per occurrence; unless endorsed otherwise
- Coverage Direct physical loss or damage caused by an Act of Terrorism during the policy period for Terrorism and Sabotage Only to the buildings and contents set forth in the Statement of Values, including business income coverage and additional coverage's, if applicable, included within the Policy in the same manner as set forth in the Master Property Policy.
- ACV applies to roofs built 2000 and before, excluding properties in the State of California, unless endorsed otherwise.

**Key Definitions**

<b>An Act of Terrorism</b>	means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.
<b>An Act of Sabotage</b>	means a subversive act or series of such acts committed for political, religious, or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes. This insurance does not cover any loss or increased cost as a result of threat or hoax.
<b>Occurrence</b>	means any one loss and/or series of losses arising out of and directly occasioned by one act or series of acts of terrorism or sabotage for the same purpose or cause. The duration and extent of any one 'occurrence' shall be limited to all losses sustained by the Insured at the property insured herein during any period of 72 consecutive hours arising out of the same purpose or cause. However no such period of 72 consecutive hours may extend beyond the expiration of this policy unless the Insured shall first sustain direct physical damage by an act of terrorism or an act of sabotage prior to expiration and within said period of 72 consecutive hours nor shall any period of 72 consecutive hours commence prior to the attachment of this policy.

**Key Exclusions**

War, Nuclear Chemical, Biological; Cyber Terrorism; Seizer or illegal occupation; order of public or government authority; pollutants or contaminants; V&MM; EDP; Loss of use, delay or loss of markets; burglary, house-breaking, theft or larceny; Threat or Hoax

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Endorsement Schedule**

Quote #3994-9999

**Endorsements**

In addition to the master policy forms and endorsements, the following additional special forms and endorsements apply to Master Policy:

<b>Endorsement/Form Name</b>	<b>Endorsement/Form Number</b>
Automatic Building Valuation Adjustment	AutoIncrBV-001
Broker Fees; Refunds and Home State Disclosures (AR)	Disclosure 001-Property
Building Ordinance Limitation (Per Building)	BOL2
Earth Movement Exclusion	MRMG-EMExcl-001 (Rev. Dec 2013)
Flood Exclusion	MRMG-FloodExcl-001 (Rev Jan 2013)
Modified Replacement Cost Limitation 100%	MRMG-MR100%C/Lex(PR8471)-01 ( Rev Jan 2013)
SL (California Surplus Lines Disclosure) AR	D-1 CA Prop
Vacant & Unoccupied Building Coverage Limitation & Deductible	MRMGVacUnocc-2013-001
Water And Sewer & Drain Back Up Damage Deductible	MRMG-Water-Sewr & Drain Ded-01 (Rev. Oct 2013)

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Automatic Building Valuation Adjustment**

310 White Oak Drive

Policy Number: 3994-9999

In consideration of a premium charged, it is agreed that the following applies only with respect to a location where the first Named Insured has issued evidence of property coverage to the insured and such evidence of property coverage states that this endorsement applies:

This endorsement modifies the insurance provided under the following:

This policy provides coverage on a replacement cost basis, periodically it is necessary to adjust the Building limit(s) of insurance to recognize changes in construction costs. If you do not request such coverage changes yourself, you agree that we may adjust the Building limit(s) of insurance at the beginning of each renewal policy period.

The changes will be based on reports of recognized appraisal agencies showing construction cost changes. Your payment of the renewal premium will constitute acceptance of any change we make in the Building limit(s) of insurance as shown in the renewal certificate. If you think the adjusted limit(s) of insurance is excessive or inadequate, notify your Agent.

**Specifications**

Exceptions:	None
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**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Broker Fees; Refunds and Home State Disclosures (AR)**

310 White Oak Drive

Policy Number: 3994-9999

**Broker Fees:** We may be charging you a broker fee for providing the basic services set forth herein. The amount of the mutually agreed upon broker fee, if any, is the amount included in our proposal and on our invoice. The broker services we perform include, but are not limited to, searching our relevant market(s) for appropriate combination(s) of price, coverage and security for a particular risk. We may also be entitled to receive compensation, directly or indirectly, from the insurer that accepted and bound your business, even when you have been charged a broker fee. These fees are fully earned

**Refunds:** This notice is being provided to make you aware that you may incur a penalty if you cancel your policy prior to the expiration date. If you cancel the policy prior to the expiration date, the penalty is 10% of any remaining unearned premium, subject to any minimum earned premium endorsement that may be attached to your policy or the policy for which you are applying, subject to minimum earned premiums previously disclosed.

The above disclosures are made when intermediary broker transacts insurance with, but not on behalf of, an admitted insurer. In the interest of transparency, we include this disclosure on transactions with both admitted and non-admitted carriers where broker fees are involved.

**Home State:** Affiliated Groups. -If more than 1 insured from an affiliated group are named insureds on a single non-admitted insurance contract, the term "home State" means the home State of the member of the affiliated group that has the largest percentage of premium attributed to it under such insurance contract.

15 U.S.C. § 8206(6).

**ALL OTHER TERMS REMAIN UNCHANGED**



**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF INSURANCE ISSUED TO:**

**Building Ordinance Limitation (Per Building)**

310 White Oak Drive

Policy Number: 3994-9999

If a Covered Cause of Loss occurs to property at the insured's premises, caused by or resulting from the enforcement of any ordinance or law that:

1. Regulates the construction, repair, or replacement of any property;
2. Requires the tearing down or replacement of any parts of property not damaged by a Covered Cause of Loss and
3. Is in force at the time of loss,

It is hereby agreed that all coverage for Building Ordinance Coverage B - Demolition of UNDAMAGED PROPERTY and/or Coverage C - Increased Cost of Construction and/or Coverage D - INCREASED PERIOD OF RESTORATION is subject to a Maximum single, combined sub-limit per Building not to exceed a Maximum amount payable in any one occurrence per location for the property to which this endorsement applies. See Limits below.

1. Under Building Ordinance Coverage A: For the loss in value of the undamaged portion of the building as a consequence of enforcement of an ordinance or law that requires demolition of undamaged parts of the same building; included up to Real Property Insurable Value (Building/Parking Values)
2. Under Building Ordinance Coverage B: For the cost to demolish and clear the site of undamaged parts of the same building, as a consequence of enforcement of an ordinance or law that requires demolition of such undamaged property;
3. Under Building Ordinance Coverage C: For the increased cost of repair or replacement of the damaged building and undamaged part of the same building, limited to the cost that would have been incurred in order to comply with the minimum requirements of such law or ordinance regulating the repair or replacement of the damaged building. However, this Company shall not be liable for any such increased cost of construction unless the damaged building is actually rebuilt or replaced;
4. Under Building Ordinance Coverage D: For the additional loss in Time Element (if covered) that the insured sustains during the increased period of suspension of operations caused by or resulting from a consequence of enforcement or ordinance or law. *Under this-Additional Coverage Extension, the Company will not pay for the:*

1. Any loss due to any ordinance or law that
  - a. The Insured was required to comply with before the loss, even if the property was undamaged; and
  - b. The Insured failed to comply with.
2. Costs associated with the enforcement of any ordinance or law
  - a. which requires any Insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants."
  - b. which requires any Insured or others to retrofit for soft story and non-ductile concrete buildings in California municipalities.

**Specifications**

<b>Maximum Combined Sublimit for Cov Parts B; C &amp; D Per Any One Building Total Insurable Value:</b>	10% of the Total Insured Value
<b>Maximum Combined Sublimit for Cov Parts B; C &amp; D Aggregate Per Occurrence Per Location:</b>	\$400,000
<b>Exceptions:</b>	None

**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Earth Movement Exclusion**

310 White Oak Drive

Policy Number: 3994-9999

In consideration of a premium charged, it is agreed that the following applies only with respect to a location where the first Named Insured has issued evidence of property coverage to the insured and such evidence of property coverage states that this endorsement applies:

Loss or damage is excluded regardless of any cause or event whether or not insured under this policy that contributes concurrently or in any sequence to the loss or damage: This policy does not insure against loss or damage caused directly or indirectly by to resulting from any of the following;

**Earth Movement means any natural or manmade:**

1. Earthquake, including any earth sinking, rising or shifting related to such event;
2. Landslide, including any earth sinking, rising or shifting related to such event;
3. Mine subsidence, meaning subsidence of a man-made mine, whether or not mining activity has ceased;
4. Earth sinking rising or shifting including soil conditions which cause settling, cracking or other disarrangement of foundations or other parts of realty. Soil conditions include contraction, expansion, freezing, thawing, erosion, improperly compacted soil and the action of water under the ground surface
5. Shocks, tremors, mudslide, mud flow, rock falls, volcanic eruption, sinkhole collapse, tsunami, subsidence or any other Earth Movement.

This exclusion does not apply to (EQSL) Earthquake Sprinkler Leakage for Properties located in the State of California.

**Specifications**

Exceptions

None

**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF INSURANCE ISSUED TO:**

**Flood Exclusion**

310 White Oak Drive

Policy Number: 3994-9999

In consideration of a premium charged, it is agreed that the following applies only with respect to a location where the first Named Insured has issued evidence of property coverage to the insured and such evidence of property coverage states that this endorsement applies:

This policy does not insure against loss or damage caused directly or indirectly by to resulting from any of the following;

**Flood means:** whether natural or man-made, flood waters, surface water, waves, tide or tidal water, overflow or rupture of a dam, levy, dike, or other surface containment structure, storm surge, the rising, overflowing or breaking of boundaries of natural or man-made bodies of water, or the spray from any of the foregoing, all whether driven by wind or not.

Loss or damage is excluded regardless of any cause or event whether or not insured under this policy that contributes concurrently or in any sequence to the loss or damage.

**Specifications**

Exceptions	None
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**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Modified Replacement Cost Limitation 100%**

310 White Oak Drive

Policy Number: 3994-9999

In consideration of the premium charged this policy has been issued subject to the following condition:

**MAXIMUM AMOUNT PAYABLE:**

In the event of covered loss hereunder, liability of the Company shall be limited to the least of the following:

1. The actual adjusted amount of loss, less applicable deductible,
2. As respects each Location insured by this Policy, one-hundred (100%) percent, of the total combined stated values for all categories of Insured Property (e.g. building, contents) and other covered exposures (e.g., time element, extra expense, rental loss) shown for that Location on the latest Statement of Values or other documentation on file with the Company, or
3. The limit of liability or applicable sub limit of liability shown in this Policy or endorsed onto this Policy.

**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**SL (California Surplus Lines Disclosure) AR**

310 White Oak Drive

Policy Number: 3994-9999

NOTICE:

1. THE INSURANCE POLICY THAT YOU ARE APPLYING TO PURCHASE IS BEING ISSUED BY AN INSURER THAT IS NOT LICENSED BY THE STATE OF CALIFORNIA. THESE COMPANIES ARE CALLED "NONADMITTED" OR "SURPLUS LINE" INSURERS.
2. THE INSURER IS NOT SUBJECT TO THE FINANCIAL SOLVENCY REGULATION AND ENFORCEMENT THAT APPLY TO CALIFORNIA LICENSED INSURERS.
3. THE INSURER DOES NOT PARTICIPATE IN ANY OF THE INSURANCE GUARANTEE FUNDS CREATED BY CALIFORNIA LAW. THEREFORE, THESE FUNDS WILL NOT PAY YOUR CLAIMS OR PROTECT YOUR ASSETS IF THE INSURER BECOMES INSOLVENT AND IS UNABLE TO MAKE PAYMENTS AS PROMISED.
4. THE INSURER SHOULD BE LICENSED EITHER AS A FOREIGN INSURER IN ANOTHER STATE IN THE UNITED STATES OR AS A NON-UNITED STATES (ALIEN) INSURER. YOU SHOULD ASK QUESTIONS OF YOUR INSURANCE AGENT, BROKER, OR "SURPLUS LINE" BROKER OR CONTACT THE CALIFORNIA DEPARTMENT OF INSURANCE AT THE FOLLOWING TOLL-FREE TELEPHONE NUMBER: 1-800-927-4357 OR INTERNET WEB SITE [WWW.INSURANCE.CA.GOV](http://WWW.INSURANCE.CA.GOV). ASK WHETHER OR NOT THE INSURER IS LICENSED AS A FOREIGN OR NON-UNITED STATES (ALIEN) INSURER AND FOR ADDITIONAL INFORMATION ABOUT THE INSURER. YOU MAY ALSO CONTACT THE NAIC'S INTERNET WEB SITE AT [WWW.NAIC.ORG](http://WWW.NAIC.ORG).
5. FOREIGN INSURERS SHOULD BE LICENSED BY A STATE IN THE UNITED STATES AND YOU MAY CONTACT THAT STATE'S DEPARTMENT OF INSURANCE TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.
6. FOR NON-UNITED STATES (ALIEN) INSURERS, THE INSURER SHOULD BE LICENSED BY A COUNTRY OUTSIDE OF THE UNITED STATES AND SHOULD BE ON THE NAIC'S INTERNATIONAL INSURERS DEPARTMENT (IID) LISTING OF APPROVED NONADMITTED NON-UNITED STATES INSURERS. ASK YOUR AGENT, BROKER, OR "SURPLUS LINE" BROKER TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.
7. CALIFORNIA MAINTAINS A LIST OF APPROVED SURPLUS LINE INSURERS. ASK YOUR AGENT OR BROKER IF THE INSURER IS ON THAT LIST, OR VIEW THAT LIST AT THE INTERNET WEB SITE OF THE CALIFORNIA DEPARTMENT OF INSURANCE: [WWW.INSURANCE.CA.GOV](http://WWW.INSURANCE.CA.GOV).
8. IF YOU, AS THE APPLICANT, REQUIRED THAT THE INSURANCE POLICY YOU HAVE PURCHASED BE BOUND IMMEDIATELY, EITHER BECAUSE EXISTING COVERAGE WAS GOING TO LAPSE WITHIN TWO BUSINESS DAYS OR BECAUSE YOU WERE REQUIRED TO HAVE COVERAGE WITHIN TWO BUSINESS DAYS, AND YOU DID NOT RECEIVE THIS DISCLOSURE FORM AND A REQUEST FOR YOUR SIGNATURE UNTIL AFTER COVERAGE BECAME EFFECTIVE, YOU HAVE THE RIGHT TO CANCEL THIS POLICY WITHIN FIVE DAYS OF RECEIVING THIS DISCLOSURE. IF YOU CANCEL COVERAGE, THE PREMIUM WILL BE PRORATED AND ANY BROKER'S FEE CHARGED FOR THIS INSURANCE WILL BE RETURNED TO YOU.

D-1 (Effective January 1, 2017)

**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF INSURANCE ISSUED TO:**

**Vacant & Unoccupied Building Coverage Limitation & Deductible**

310 White Oak Drive

Policy Number: 3994-9999

In consideration of a premium charged, it is agreed that the following applies only with respect to a location where the first Named Insured has issued evidence of property coverage to the insured, and such evidence of property coverage states that this endorsement applies:

The insured has permission to cease business operations or to have any insured building remain vacant or unoccupied, provided that fire protection, security, and alarm services are maintained and written notice is given to the Company prior to the Sixtieth (60th) consecutive day of cessation of business operations, vacancy or lack of occupancy. However, If the building where the loss occurs has been vacant for more than 60 consecutive days before the loss or damage occurs, the Company will not pay for loss or damage caused by any of the following:

- a. Water damage from any cause;
- b. Vandalism;
- c. Building Glass Breakage;
- d. Theft; or
- e. Attempted Theft.

Vacant is defined as less than 25% of a building's total rentable or usable square footage is rented to a lessee or sub-lessee and used by the lessee or sub-lessee to conduct its customary operations, but this provision shall not apply to any time period when customary business operations are suspended due to circumstances that are usual to such business operations.

**Specifications**

<b>Deductible</b>	\$25,000
<b>Exceptions:</b>	NA

**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Water And Sewer & Drain Back Up Damage Deductible**

310 White Oak Drive

Policy Number: 3994-9999

In consideration of a premium charged, it is agreed that the following applies only with respect to a location where the first Named Insured has issued evidence of property coverage to the insured and such evidence of property coverage states that this endorsement applies:

It is agreed that a Special Deductible as referenced below applies per location per occurrence to loss caused by or resulting from Water Damage and/or Backup of Sewer and Drains at the property referenced in the attached Evidence of Property Insurance.

The above deductible does not apply to loss caused by leakage or discharge of fire protection systems.

The standard property deductible specified in the Evidence of Property Insurance or certificate of insurance applies to loss caused by leakage or discharge of fire protection systems.

**Specifications**

<b>Water; Sewer &amp; Drain Backup Damage Deductible:</b>	\$100,000
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**ALL OTHER TERMS REMAIN UNCHANGED**

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Risk Schedule**

Quote #3994-9999

**Risk Schedule**

**Building Name** 2016 Advanced EV 48 A/C Drive (2 @ \$11,700 each)

<b>Occupancy</b>	Condo, Hoa, and Maintenance	<b>Buildings</b>	0	<b>Year Built</b>	2016	<b>BV</b>	\$0	<b>Res SF</b>	0
<b>ISO Class</b>	Not Applicable	<b>Units</b>	0	<b>Eff. Year Built</b>		<b>RV</b>	\$0	<b>Non-Res SF</b>	0
<b>Parking Type</b>		<b>Stories</b>	0	<b>Electrical</b>		<b>CV</b>	\$23,400	<b>Total SF</b>	0
<b>Sprinklers</b>		<b>Basements</b>	0	<b>HVAC</b>		<b>OV</b>	\$0	<b>Res PSF</b>	0
<b>Spr. %</b>		<b>Parking Floors</b>	0	<b>Plumbing</b>		<b>PV</b>	\$0	<b>Non-Res PSF</b>	0
		<b>Pools</b>	0	<b>Roof</b>		<b>WV</b>	\$0	<b>Total PSF</b>	0
		<b>Spas</b>	0	<b>Remodel</b>		<b>OPV</b>	\$0	<b>Vacant SF</b>	0
				<b>Retrofit</b>		<b>TIV</b>	\$23,400		

**Building Name** 2016 Toro Mower

<b>Occupancy</b>	Condo, Hoa, and Maintenance	<b>Buildings</b>	0	<b>Year Built</b>	2016	<b>BV</b>	\$0	<b>Res SF</b>	0
<b>ISO Class</b>	Not Applicable	<b>Units</b>	0	<b>Eff. Year Built</b>		<b>RV</b>	\$0	<b>Non-Res SF</b>	0
<b>Parking Type</b>		<b>Stories</b>	0	<b>Electrical</b>		<b>CV</b>	\$13,300	<b>Total SF</b>	0
<b>Sprinklers</b>		<b>Basements</b>	0	<b>HVAC</b>		<b>OV</b>	\$0	<b>Res PSF</b>	0
<b>Spr. %</b>		<b>Parking Floors</b>	0	<b>Plumbing</b>		<b>PV</b>	\$0	<b>Non-Res PSF</b>	0
		<b>Pools</b>	0	<b>Roof</b>		<b>WV</b>	\$0	<b>Total PSF</b>	0
		<b>Spas</b>	0	<b>Remodel</b>		<b>OPV</b>	\$0	<b>Vacant SF</b>	0
				<b>Retrofit</b>		<b>TIV</b>	\$13,300		

**Building Name** Central Recreation (310 White Oak Dr. & 6633 Oakmont Dr. Parcel 016-110-037)  
Berger Hall

<b>Occupancy</b>	Common Area Improvement, Common Building, Condo, and Hoa	<b>Buildings</b>	1	<b>Year Built</b>	1964	<b>BV</b>	\$5,200,000	<b>Res SF</b>	10,797
<b>ISO Class</b>	Frame	<b>Units</b>	0	<b>Eff. Year Built</b>	1964	<b>RV</b>	\$0	<b>Non-Res SF</b>	0
<b>Parking Type</b>	Parking Lot	<b>Stories</b>	1	<b>Built</b>		<b>CV</b>	\$490,000	<b>Total SF</b>	10,797
<b>Sprinklers</b>	Yes	<b>Basements</b>	0	<b>Electrical</b>	2001	<b>OV</b>	\$0	<b>Res PSF</b>	0
<b>Spr. %</b>	100%	<b>Parking Floors</b>	0	<b>HVAC</b>	2010	<b>PV</b>	\$0	<b>Non-Res PSF</b>	0
		<b>Pools</b>	0	<b>Plumbing</b>	2005	<b>WV</b>	\$0	<b>Total PSF</b>	0
		<b>Spas</b>	0	<b>Roof</b>	1997	<b>OPV</b>	\$0	<b>Vacant SF</b>	0
				<b>Remodel</b>		<b>TIV</b>	\$5,690,000		
				<b>Retrofit</b>					

**Building Name** Central Recreation (310 White Oak Dr. & 6633 Oakmont Dr. Parcel 016-110-037) -  
Central Activity Center

<b>Occupancy</b>	Common Area Improvement, Common Building, Condo, and Hoa	<b>Buildings</b>	1	<b>Year Built</b>	2007	<b>BV</b>	\$5,800,000	<b>Res SF</b>	12,100
<b>ISO Class</b>	Frame	<b>Units</b>	0	<b>Eff. Year Built</b>	2007	<b>RV</b>	\$0	<b>Non-Res SF</b>	0
<b>Parking Type</b>	Parking Lot	<b>Stories</b>	1	<b>Built</b>		<b>CV</b>	\$543,000	<b>Total SF</b>	12,100
<b>Sprinklers</b>	Yes	<b>Basements</b>	0	<b>Electrical</b>	2007	<b>OV</b>	\$0	<b>Res PSF</b>	0
<b>Spr. %</b>	100%	<b>Parking Floors</b>	0	<b>HVAC</b>	2007	<b>PV</b>	\$0	<b>Non-Res PSF</b>	0
		<b>Pools</b>	0	<b>Plumbing</b>	2007	<b>WV</b>	\$0	<b>Total PSF</b>	0
		<b>Spas</b>	0	<b>Roof</b>	2007	<b>OPV</b>	\$0	<b>Vacant SF</b>	0
				<b>Remodel</b>		<b>TIV</b>	\$6,343,000		
				<b>Retrofit</b>					



**Building Name** Central Recreation (310 White Oak Dr. & 6633 Oakmont Dr. Parcel 016-110-037) Lawn Bowling Shed - Lawn Bowling Shed

<b>Occupancy</b>	Common Area Improvement, Common Building, Condo, and Hoa	<b>Buildings</b>	1	<b>Year Built</b>	1970	<b>BV</b>	\$12,000	<b>Res SF</b>	150
<b>ISO Class</b>	Non-Combustible	<b>Units</b>	0	<b>Eff. Year Built</b>	1970	<b>RV</b>	\$0	<b>Non-Res SF</b>	0
<b>Parking Type</b>	Parking Lot	<b>Stories</b>	1	<b>Electrical</b>	2015	<b>CV</b>	\$0	<b>Total SF</b>	150
<b>Sprinklers</b>		<b>Basements</b>	0	<b>HVAC</b>		<b>OV</b>	\$0	<b>Res PSF</b>	0
<b>Spr. %</b>		<b>Parking Floors</b>	0	<b>Plumbing</b>	2001	<b>PV</b>	\$0	<b>Non-Res PSF</b>	0
		<b>Pools</b>	0	<b>Roof</b>	2005	<b>WV</b>	\$0	<b>Total PSF</b>	0
		<b>Spas</b>	0	<b>Remodel</b>		<b>OPV</b>	\$0	<b>Vacant SF</b>	0
				<b>Retrofit</b>		<b>TIV</b>	\$12,000		

**Building Name** Central Recreation - (310 White Oak Dr. & 6633 Oakmont Dr. Parcel 016-110-037) - Maintenance Building

<b>Occupancy</b>	Common Area Improvement, Common Building, Condo, and Hoa	<b>Buildings</b>	1	<b>Year Built</b>	2006	<b>BV</b>	\$300,000	<b>Res SF</b>	0
<b>ISO Class</b>	Frame	<b>Units</b>	0	<b>Eff. Year Built</b>	2006	<b>RV</b>	\$0	<b>Non-Res SF</b>	1,500
<b>Parking Type</b>	Parking Lot	<b>Stories</b>	1	<b>Electrical</b>	2006	<b>CV</b>	\$74,500	<b>Total SF</b>	1,500
<b>Sprinklers</b>	Yes	<b>Basements</b>	0	<b>HVAC</b>	2006	<b>OV</b>	\$0	<b>Res PSF</b>	0
<b>Spr. %</b>	100%	<b>Parking Floors</b>	0	<b>Plumbing</b>	2006	<b>PV</b>	\$0	<b>Non-Res PSF</b>	0
		<b>Pools</b>	0	<b>Roof</b>	2006	<b>WV</b>	\$0	<b>Total PSF</b>	0
		<b>Spas</b>	0	<b>Remodel</b>		<b>OPV</b>	\$0	<b>Vacant SF</b>	0
				<b>Retrofit</b>		<b>TIV</b>	\$374,500		

**Building Name** Central Recreation (310 White Oak Dr. & 6633 Oakmont Dr.) - Pool Cabana

<b>Occupancy</b>	Common Area Improvement, Common Building, Condo, and Hoa	<b>Buildings</b>	1	<b>Year Built</b>	1970	<b>BV</b>	\$195,000	<b>Res SF</b>	600
<b>ISO Class</b>	Frame	<b>Units</b>	0	<b>Eff. Year Built</b>	1970	<b>RV</b>	\$0	<b>Non-Res SF</b>	0
<b>Parking Type</b>	Parking Lot	<b>Stories</b>	1	<b>Electrical</b>	2015	<b>CV</b>	\$0	<b>Total SF</b>	600
<b>Sprinklers</b>	Yes	<b>Basements</b>	0	<b>HVAC</b>		<b>OV</b>	\$0	<b>Res PSF</b>	0
<b>Spr. %</b>	100%	<b>Parking Floors</b>	0	<b>Plumbing</b>	2001	<b>PV</b>	\$0	<b>Non-Res PSF</b>	0
		<b>Pools</b>	1	<b>Roof</b>	2005	<b>WV</b>	\$0	<b>Total PSF</b>	0
		<b>Spas</b>	1	<b>Remodel</b>		<b>OPV</b>	\$0	<b>Vacant SF</b>	0
				<b>Retrofit</b>		<b>TIV</b>	\$195,000		

**Building Name** Floor Cleaner

<b>Occupancy</b>	Condo, Hoa, and Maintenance	<b>Buildings</b>	0	<b>Year Built</b>	0	<b>BV</b>	\$0	<b>Res SF</b>	0
<b>ISO Class</b>	Not Applicable	<b>Units</b>	0	<b>Eff. Year Built</b>		<b>RV</b>	\$0	<b>Non-Res SF</b>	0
<b>Parking Type</b>		<b>Stories</b>	0	<b>Electrical</b>		<b>CV</b>	\$7,605	<b>Total SF</b>	0
<b>Sprinklers</b>		<b>Basements</b>	0	<b>HVAC</b>		<b>OV</b>	\$0	<b>Res PSF</b>	0
<b>Spr. %</b>		<b>Parking Floors</b>	0	<b>Plumbing</b>		<b>PV</b>	\$0	<b>Non-Res PSF</b>	0
		<b>Pools</b>	0	<b>Roof</b>		<b>WV</b>	\$0	<b>Total PSF</b>	0
		<b>Spas</b>	0	<b>Remodel</b>		<b>OPV</b>	\$0	<b>Vacant SF</b>	0
				<b>Retrofit</b>		<b>TIV</b>	\$7,605		

**Building Name** Leased Office Space (6637 Oakmont Dr., Suites A, B & C Parcel 016-110-036)

<b>Occupancy</b>	Common Area Improvement, Common Building, Condo, and Hoa	<b>Buildings</b>	1	<b>Year Built</b>	1964	<b>BV</b>	\$181,500	<b>Res SF</b>	0
<b>ISO Class</b>	Not Applicable	<b>Units</b>	0	<b>Eff. Year Built</b>	1964	<b>RV</b>	\$0	<b>Non-Res SF</b>	4,849
<b>Parking Type</b>	Parking Lot	<b>Stories</b>	1	<b>Electrical</b>	1964	<b>CV</b>	\$133,500	<b>Total SF</b>	4,849
<b>Sprinklers</b>	Yes	<b>Basements</b>	0	<b>HVAC</b>	1964	<b>OV</b>	\$0	<b>Res PSF</b>	0
<b>Spr. %</b>	100%	<b>Parking Floors</b>	0	<b>Plumbing</b>	1964	<b>PV</b>	\$0	<b>Non-Res PSF</b>	0
		<b>Pools</b>	0	<b>Roof</b>	1964	<b>WV</b>	\$0	<b>Total PSF</b>	0
		<b>Spas</b>	0	<b>Remodel</b>		<b>OPV</b>	\$0	<b>Vacant SF</b>	0
				<b>Retrofit</b>		<b>TIV</b>	\$315,000		

**Building Name** Outdoor Property (incl. but not limited to Fences, Light Poles & Fixtures, Pools, Signs, Retaining Walls, Trees, Shrubs, Plants, Lawns (Landscaping subject to further sublimits within Max \$100K per Loc/Per Occ)

<b>Occupancy</b>	Common Area Improvement, Condo, and Hoa	<b>Buildings</b>	0	<b>Year Built</b>	0	<b>BV</b>	\$0	<b>Res SF</b>	0
<b>ISO Class</b>	Not Applicable	<b>Units</b>	0	<b>Eff. Year</b>	1964	<b>RV</b>	\$0	<b>Non-Res SF</b>	0
<b>Parking Type</b>	Parking Structure	<b>Stories</b>	0	<b>Built</b>		<b>CV</b>	\$0	<b>Total SF</b>	0
<b>Sprinklers</b>		<b>Basements</b>	0	<b>Electrical</b>	1964	<b>OV</b>	\$0	<b>Res PSF</b>	0
<b>Spr. %</b>		<b>Parking</b>	0	<b>HVAC</b>	1964	<b>PV</b>	\$0	<b>Non-Res PSF</b>	0
		<b>Floors</b>		<b>Plumbing</b>	1964	<b>WV</b>	\$0	<b>Total PSF</b>	0
		<b>Pools</b>	0	<b>Roof</b>	1964	<b>OPV</b>	\$100,000	<b>Vacant SF</b>	0
		<b>Spas</b>	0	<b>Remodel</b>		<b>TIV</b>	\$100,000		
				<b>Retrofit</b>					

**Definitions**

**BV** Building Declared Values **RV** Loss of Rents or Association Dues **CV** Contents of Insured Declared Values

**OV** Other Declared Values **PV** Parking Declared Values **WV** Association Walls-In Valuation **OPV** Outdoor Property Declared Values\*

**TIV** Total Insured Value

\* **Outdoor Property** is defined as including but not limited to Fences, Light Poles and fixtures, Pools, Signs, Retaining Walls, Trees, Shrubs, Plants, and Lawns. Landscaping is subject to further sub-limits within the Maximum amount payable of \$100,000 per Loc/Per Occ

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Quote Acceptance**  
Quote #3994-9999

**Proposal Date:** December 29th, 2023

Oakmont Village Association (Central Recreational Complex)

By signing below, you acknowledge compliance with the following conditions:

1. The insured understands that MRMG program administrators may receive an administration reimbursement, fees or profits for the servicing, administration, data management and sponsorship of either program. This does not include P3 insurance Services, Inc.
2. Fees are determined based upon various factors including the size and value of property, its nature, location, special requirements, etc. All fees are included in the program costs as quoted. It is agreed there are no additional fees which have not already been included in our proposal.
3. All insurance policies offered by MRMG are provided "as is." MRMG makes no representations as to the adequacy or completeness of the insurance being offered through the MRMG master insurance program for your individual needs.
4. You acknowledge that you have sole responsibility for the purchase of adequate insurance based on your own evaluation of your needs.
5. The insured understands that, to continue to qualify for this program, you must have a risk management agreement with MRMG. All insurance coverage provided under this program will cease immediately upon termination of the management contract.
6. I have received and reviewed the schedule of carriers and understand that some may be non-admitted in my respective state.

**Prepared For:**

Prepared for: **Oakmont Village Association-1**  
CO: *AJ Scott*  
Oakmont Village Association (Central Recreational Complex)  
310 White Oak Drive  
Santa Rosa, California

I wish to bind the following coverages (mark all boxes that apply)

Please note that 35% Minimum Earned Premium and 100% of Fees applies to all coverage marked. If no boxes are marked the policy will be bound as quoted. However if any Box is checked it is imperative that ALL applicable boxes are checked, especially under Optional Coverages. Failure to check a box on a quoted coverage; will result in no coverage being bound for that particular coverage.

<b>PACKAGE COVERAGES</b>	<b>OPTIONAL COVERAGES</b>
<input type="checkbox"/> All Risk <input type="checkbox"/> Boiler & Machinery <input type="checkbox"/> Terrorism (All Risk)	

DocuSigned by:  
 Signature: *Christel Antone* Date: 12/29/2023  
C5377889DA674EA...

*(Property Owner or Authorized Representative)*  
Please return a signed copy of this acceptance page to your broker

**Multi-Family Risk Management Group  
Proposal of Commercial Property Insurance  
Risk Management Agreement**

Quote #3994-9999

Agreement made this December 29th, 2023 by and between MRMG/NREPG, with offices at 107 W. Lufkin Ave., Ste 318; Lufkin TX 75904 (hereinafter referred to as MRMG/NREPG) and Oakmont Village Association (Central Recreational Complex), (hereinafter called "Owner").

WHEREAS:

MRMG/NREPG can provide Risk Management and Insurance Services related to Commercial and Habitational Real Properties (the program).

1. Owner is the Owner, General or Limited Partner, Managing Agent or Owner's Agent of the premises as indicated in the schedule provided to MRMG/NREPG.
2. NOW, THEREFORE, in consideration of the mutual promises herein contained, Owner and MRMG/NREPG agree as follows:
  1. Owner hereby retains MRMG/NREPG to providenon-site management of the program described above.
  2. MRMG/NREPG hereby agrees to render and provide the services of a non-site managing agent including, but not limited to, making available to Owner as requested by Owner and agreed to by MRMG/NREPG, from time to time, its management expertise, its advice and expertise as to Risk Management, appraisals and related values, care and maintenance of properties, etc.; and any other such assistance and service that it may provide.
  3. As for its fee, MRMG/NREPG shall be compensated as follows: By payment of program fees, giving Owner access to the services described above. The fee amount shall be determined based upon various factors including the size and value of property, its nature, location, special requirements, etc. All fees are included in the program costs as may be proposed. It is hereby agreed there are no additional fees which have not already been included in our proposal.
  4. The term of this Agreement shall commence on the date of execution on and shall continue in full force and effect thereafter from year to year unless canceled by either party on thirty (30) days' notice.
  5. All insurance claims and losses that may arise under any insurance policy under the program shall be adjusted and settled exclusively by MRMG/NREPG or its designee and not by Owner.
  6. All General Liability Deductibles will be paid by the Insured upon receipt of the invoice, which is issued upon filing the claim or suit with carriers.
  7. Arbitration. This agreement is entered into in Lufkin, Angelina County, Texas. Texas law will apply to the construction and enforcement of this agreement. All disputes arising out of or relating to this agreement shall be finally settled by binding arbitration.

IN WITNESS WHEREOF, the parties have executed this Agreement as of the date and year first above written.

MRMG/NREPG Authorized Representative, **Ray Baldwin**

DocuSigned by:  
 Signature: Christel Antone Date: 12/29/2023  
 Property Owner or Authorized Representative

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Carrier Schedule**  
Quote #3994-9999

**Carrier addresses available upon written request**

<b>Boiler &amp; Machinery</b>					<b>\$50,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Travelers Property Casualty Co of America	BM21-9908A835	A++ XV	AA	25674	\$50,000,000
<b>Terrorism - \$100MM (\$50,000 Deductible, Per Occurrence)</b>					<b>\$100,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Certain Underwriters at Lloyd's of London	UTS2520391.23	A XV	A+		\$100,000,000
<b>Primary - \$2.5MM Per Occ Aggregate</b>					<b>\$2,500,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Landmark American Insurance Company	LHD933077	A++XIV	AA+	33138	\$2,500,000
<b>Primary Property - \$10MM</b>					<b>\$10,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Certain Underwriters at Lloyd's of London	UP2306782	A XV	A+		\$1,000,000
Certain Underwriters at Lloyd's of London	UP2306782	A XV	A+		\$100,000
Landmark American Insurance Company	LHD933078	A++ XIV	AA+	33138	\$2,500,000
Steadfast Insurance Company	CPP-0967969-04	A+ XV	AA	26387	\$1,250,000
PartnerRe Ireland Insurance dac (EXP)	UP2300072	A+XV	A+		\$1,000,000
Allianz Global Corporate & Specialty SE	UP2300072	A+XV	AA		\$750,000
Certain Underwriters at Lloyd's of London	UP2300074	A XV	A+		\$950,000
Certain Underwriters at Lloyd's of London	UP2300041	A XV	A+		\$450,000
Starr Surplus Lines Insurance Company (Lead Carrier)	SLSTPTY11806123	A XV	A	13604	\$2,000,000
<b>\$15MM x \$10MM Excess Property</b>					<b>\$15,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Certain Underwriters at Lloyd's of London	UP2300058	A XV	A+		\$832,500
Allianz Global Corporate & Specialty SE	UP2300072	A+XV	AA		\$1,125,000
Certain Underwriters at Lloyd's of London	UP2300074	A XV	A+		\$1,425,000
Certain Underwriters at Lloyd's of London	UP2300041	A XV	A+		\$675,000
Houston Casualty Company	UP2300056	A++ XV	A++	42374	\$1,875,000
Endurance Worldwide Insurance Limited	UP2300057	A+XV	A+	41718	\$1,575,000
Hudson Excess Insurance Company	HCS103801	A XV	A	41718	\$750,000
Certain Underwriters at Lloyd's of London	UP2300057	A XV	A+		\$166,500
PartnerRe Ireland Insurance DAC	UP2300072	A+XV	A+		\$1,500,000
Certain Underwriters at Lloyd's of London	UP2300056	A XV	A+		\$206,250
Ironshore Specialty Insurance Company	1000395711-04	A XV	A	25445	\$1,500,000
Certain Underwriters at Lloyd's of London	UP2305239	A XV	A+		\$832,500
Canopus US Insurance, Inc	CUS3000090	A- XII	A-	12961	\$750,000
Certain Underwriters at Lloyd's of London	UP2306791	A XV	A+		\$287,250
United Specialty Insurance Company	VTX-CN-0003369-03	A X	A	12537	\$405,000
Certain Underwriters at Lloyd's of London	VRN-CN-0003369-03	A XV	A+		\$405,000
Certain Underwriters at Lloyd's of London	VNB-CN-0003369-03	A XV	A+		\$690,000

<b>\$25MM x \$25MM Excess Property</b>					<b>\$25,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Certain Underwriters at Lloyd's of London	UP2300041	A XV	A+		\$1,125,000
Certain Underwriters at Lloyd's of London	UP2300059	A XV	A+		\$2,220,000
Certain Underwriters at Lloyd's of London	UP2305238	A XV	A+		\$3,052,500
Certain Underwriters at Lloyd's of London	UP2306790	A XV	A+		\$557,083
Certain Underwriters at Lloyd's of London	UP2300066	A XV	A+		\$1,110,000
Certain Underwriters at Lloyd's of London	UP2306785	A XV	A+		\$1,387,500
State National Insurance Company, Inc.	UP2305279	A X	A	12831	\$1,250,000
Certain Underwriters at Lloyd's of London	UP2300058	A XV	A+		\$693,750
Starstone Specialty Insurance Company	S75800230CSP	A-XII	A-	44776	\$5,250,000
Allied World Assurance Company	0312-8765-1A	A XV	A	19489	\$1,812,500
Starr Surplus Lines Insurance Company	SLSTPTY11806123	A XV	A	13604	\$1,000,000
Canopus US Insurance, Inc	CUS30000091	A-XII	A-	12961	\$3,125,000
Western World Insurance Company	SSC0001374	A XV	A+	13196	\$416,667
Palomar Excess and Surplus Ins Company	PSC00212-02	A- IX	A-	16754	\$416,667
Endurance American Specialty Ins. Co.	ESP30000332106	A+XV	A+	41718	\$833,333
Fortegra Specialty Insurance Company	UP2306788	A- IX	A-	16823	\$750,000
<b>\$50MM x \$50MM Excess Property</b>					<b>\$50,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Certain Underwriters at Lloyd's of London	UP2300041	A XV	A+		\$2,250,000
Certain Underwriters at Lloyd's of London	UP2300063	A XV	A+		\$2,775,000
Certain Underwriters at Lloyd's of London	UP2305238	A XV	A+		\$1,666,667
Certain Underwriters at Lloyd's of London	UP2305238	A XV	A+		\$416,250
Certain Underwriters at Lloyd's of London	UP2305239	A XV	A+		\$1,665,000
Aspen Specialty Insurance Company	PX005TC23	A XV	A-	10717	\$500,000
Starstone Specialty Insurance Company	E85033232CSP	A-XII	A-	44776	\$4,500,000
Palomar Excess and Surplus Ins Company	PSC00212-02	A- IX	A-	16754	\$833,333
Certain Underwriters at Lloyd's of London	UP2306820	A XV	A+		\$2,254,250
Fidelis Underwriting Limited	UP2300075	A XIV	A-		\$5,000,000
Certain Underwriters at Lloyd's of London	UP2305245	A XV	A+		\$555,000
Certain Underwriters at Lloyd's of London	UP2306782	A XV	A+		\$6,327,000
Canopus US Insurance, Inc	CUS30000092	A-XII	A-	12961	\$1,125,000
AXIS Surplus Insurance Company	EAF667105-23	A XV	A+	26620	\$2,500,000
International General Insurance Company Ltd	UP2306808	A IX	A-		\$750,000
Houston Casualty Company	UP2300071	A++ XV	AA+	42374	\$3,750,000
Certain Underwriters at Lloyd's of London	UP2300071	A XV	A+		\$2,632,500
American International Group UK Limited	UP2305245	A XV	A+		\$5,000,000
Westfield Specialty Insurance Company	XAX-327925M-00	A XV	AAA	16992	\$1,500,000
Western World Insurance Company	SSC0001374	A XV	A+	13196	\$833,333
Endurance American Specialty Ins. Co.	ESP30000332106	A+XV	A+	41718	\$1,666,667
Fortegra Specialty Insurance Company	UP2306788	A- IX	A-	16823	\$1,500,000

<b>\$100MM X \$100MM Excess Property</b>					<b>\$100,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Swiss Re Corporate Solutions Capacity Ins Corp	ESP 2005115 02	A+ XV	AA-	34916	\$3,000,000
Aspen Specialty Insurance Company	PX00W6423	A XV	A-	10717	\$4,500,000
Westfield Specialty Insurance Company	XPR-327924C-00	A XV	AAA	16992	\$2,500,000
Certain Underwriters at Lloyd's of London	TBA				\$5,000,000
PartnerRe Ireland Insurance dac	UP2300072	A+ XV	A+		\$8,500,000
Certain Underwriters at Lloyd's of London	UP2300072	A XV	A+		\$935,000
Fidelis Underwriting Limited	UP2300075	A XIV	A-		\$20,500,000
Starstone Specialty Insurance Company	E85036232CSP	A-XII	A-	44776	\$17,500,000
United Specialty Insurance Company	UP2305280	A X	A	12537	\$16,000,000
Certain Underwriters at Lloyd's of London	UP2305234	A XV	A		\$10,545,000
Fortegra Specialty Insurance Company	UP2306788	A- IX	A-	16823	\$1,020,000
Arch Specialty Insurance Company	ESP7304442-05	A + XV	A+	21199	\$10,000,000
<b>\$100MM X \$200MM Excess Property</b>					<b>\$100,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
PartnerRe Ireland Insurance dac	UP2300072	A+ XV	A+		\$4,250,000
Certain Underwriters at Lloyd's of London	TBA				\$15,000,000
Endurance Specialty Insurance Ltd.	UP2306843	A+XV	A+	41718	\$7,500,000
Certain Underwriters at Lloyd's of London	UP2300072	A XV	A+		\$467,500
American International Group UK Limited	UP2306823	A XV	A+		\$2,782,500
Mt. Hawley Insurance Company	MCP0175805	A+ XIII	A	37974	\$10,000,000
Landmark American Insurance Company	LHD933079	A++XIV	AA+	33138	\$10,000,000
Starr Surplus Lines Insurance Company (quota share)	SLSTPTY11806123	A XV	A	13604	\$25,000,000
Fidelis Underwriting Limited (quota share)	UP2300075	A XIV	A-		\$25,000,000
<b>\$200MM X \$300MM Excess Property - Dedicated Limit as Required By Lender Agreements included in this Layer</b>					<b>\$200,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Great American Fidelity Insurance Company	CPP 2551400 05	A+ XV	A+	22136	\$70,000,000
Mitsui Sumitomo Insurance Company of America	EXP7000288	A+ XV	A+	20362	\$80,000,000
Homeland Ins. Company of New York	795022425	A+ XV	A+	34452	\$30,000,000
Landmark American Insurance Company	LHD933079	A++XIV	AA+	33138	\$20,000,000

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Coverpage**  
Quote #3996-9999

December 29th, 2023

Prepared for: **Oakmont Village Association-1**

CO: *AJ Scott*

Oakmont Village Association (East Recreational Complex)

7902 Oakmont Drive

Santa Rosa, California

**RE: Master Insurance Proposal**

**MRMG - Multifamily Risk Management Group** *pertains to Property, TRIA and Boiler Machinery Facility*

<b>Member</b>	Oakmont Village Association-1
<b>Class of Property</b>	Condominium/HOA
<b>Program Term</b>	May 15th, 2023 - May 15th, 2024
<b>Coverage Term</b>	January 1st, 2024 - May 15th, 2024
<b>Broker Commission</b>	12.5%
<b>Status</b>	Quoted
<b>Named Insured</b>	Oakmont Village Association (East Recreational Complex)
<b>Property Location</b>	7902 Oakmont Drive, Santa Rosa, California 95409-5942

This Proposal may not reflect the same coverages, Terms and Conditions requested on your application for insurance, please review it carefully. The attached PDF document itemizes the master policies for your easy reference.

**IMPORTANT:** This presentation is designed to give you an overview of the insurance coverages we are offering for your company. It does NOT include all of the terms, coverage, exclusions, limitations and conditions in the actual insurance contract. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you.

Please refer to the Master Policy and your specific insurance contracts for details on coverages, conditions, and exclusions.

AS an insurance professional, we shall assume that you understand the terms, scope and effect of the proposed insurance unless you inform us to the contrary. We will expect you to explain to your client the key features of the insurance proposed, including the essential coverages and benefits, any significant or unusual restrictions, exclusions, conditions or obligations and the period of the coverage; and the consequences of non-compliance with them. This shall not be our responsibility, even in situations where we may have some direct contact with your client.

It is particularly important that you explain to your client the obligations imposed on them by terms expressed as warranties or conditions precedent or similar terms, and that failure to comply strictly with them may result in a claim being rejected, even if the breach of warranty or condition precedent or like term does not cause any prejudice to the insurers.

Donna M. Meyer

**MRMG Authorized Representative**

111-A Canada Street

Ojai, CA 93023

805-646-0821



**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Proposal Premium**  
Quote #3996-9999

**Program Term:** May 15th, 2023 - May 15th, 2024    **Coverage Term:** January 1st, 2024 - May 15th, 2024

<b>Coverages</b>	<b>Annual</b>	<b>Short</b>
All Risk	\$69,333.00	\$25,574.00
Boiler & Machinery	\$2,311.00	\$852.00
Terrorism (All Risk)	\$0.00	\$0.00
<b>Fees</b>	<b>Annual</b>	<b>Short</b>
Enrollment Fee	\$50.00	\$50.00
Inspection Fee	\$1,000.00	\$1,000.00
Loss Control Fee	\$0.00	\$0.00
RiskMeter Fee	\$250.00	\$250.00
SL Broker Fee	\$100.00	\$100.00
Placement Fee	\$5,000.00	\$1,844.26
<b>Taxes</b>	<b>Annual</b>	<b>Short</b>
Taxes	\$2,068.75	\$763.04
<b>Totals</b>	<b>\$80,112.75</b>	<b>\$30,433.30</b>

Invoice & Proposal may calculate slightly different due to rounding in Database. IF NO Premium is shown, Coverage is excluded.

**Exceptions**

MRMG automatically includes Terrorism. Earth-Movement and Flood must be purchased.

**Other Conditions**

**Premium** Per Invoice - 35% Minimum Earned Premium - All Fees 100% Fully Earned - 10% Short Rate Penalty May Apply for Early Cancellation

**Cancellation** The Companies and/or MRMG Authorized Representatives may cancel this policy by mailing ninety (90) days written notice, except ten (10) days written notice for non-payments; No Flat Cancellations; No Backdating Cancellations. Advice Of Cancellation To Entities Other Than The Named Insured Limited To E-Mail Notification. All as fully defined in the Policy Wording.

**Acquisition and Sale of Property** Acquisition and sale of properties are pro-rated. All other reasons for change are short-rated.

**No Automatic Acceptance** The Following additional conditions Apply: No automatic acceptance for new locations. Consideration for coverage only, given upon receipt of full underwriting data, including at least 3 years full loss history for each location to be added. Additions are subject to underwriter approval and may not be at the same coverage terms and/or account rates.

MRMG Authorized Representatives may endorse restrictions in coverage such as; lower sublimits, higher deductibles, notice of cancellations; coverage exclusions.

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Coverage Summary**

Quote #3996-9999

**Basic Policy Info**

<b>Program Term</b>	May 15th, 2023 - May 15th, 2024 (12:01 AM Standard Time at the Location Address)	
<b>Coverage Term</b>	January 1st, 2024 - May 15th, 2024 (12:01 AM Standard Time at the Location Address)	
<b>Named Insured</b>	Oakmont Village Association (East Recreational Complex) First Named Insured and/or its affiliated and subsidiary companies and/or corporations as now exist or may hereafter be constituted or acquired including their interests as may appear in partnerships or joint ventures which the Insured is legally obligated to insure.	
<b>Property Location(s)</b>	7902 Oakmont Drive, Santa Rosa, California 95409-5942	
<b>Additional Named Insured(s)</b>		
<b>Property Manager</b>		
<b>Additional Interests</b>	Refer to attached Lender Schedule and/or Certificate of Liability Insurance	
<b>Policy Limits</b>	\$500,000,000 Per Occurrence Limit for All Risks of Direct Physical Loss or Damage unless specifically excluded. Refer to carrier schedule for each insurance carrier's limit. (B&M) and TRIA Coverage Excluded (Refer to Separate Policies)	
<b>Location Limits</b>	Refer to Building Breakdown for Details	
	Building Value (PV)	\$3,400,000
	Parking Value (PV)	\$0
	Contents Value (CV)	\$313,305
	Other Value (OV)	\$0
	Loss of Rents/Monthly Dues (RV)	\$0
	Walls In Value (WV)	\$0
	Outdoor Property Value (OPV)	\$100,000
	<b>Total Combined Stated Value (TIV)</b>	<b>\$3,813,305</b>
<b>Location Deductibles</b>	All Risk Deductible (Per Occurrence)	\$100,000
	Wind/Hail Deductible	\$100,000
	Water Deductible	\$100,000
	Vacancy Deductible	\$25,000
	Wildfire Deductible	Applies only if Special Endorsement is attached

**Maximum Amount Payable (Refer to Special Endorsements if reduced)**

In the event of covered loss hereunder, liability of the Company shall be limited to the least of the following:

1. The actual adjusted amount of loss, less applicable deductible(s),
2. Unless otherwise endorsed by special endorsement; as respects each Location insured by this Policy, 110% percent, except 125% for properties located in the State of California of the total combined stated values for all categories of Insured Property (e.g. building, contents) and other covered exposures (e.g., time element, extra expense, rental loss) shown for that Location on the latest Statement of Values or other documentation on file with the Company, or
3. The limit of liability or applicable sublimit of liability shown in this Policy or endorsed onto this Policy.

**Dedicated Limits Exception**

RSUI Indemnity Company Policy# NHD908297 grants coverage of insurance with dedicated limits when required by lender contract.

**Occurrence Limit of Liability Amendment**

For Properties originally constructed 2005 or newer and if required by a written contract; Maximum Amount Payable Item 2 is deleted.

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Insured and Excluded Property**

Quote #3996-9999

**Key Conditions**

- Margin Clause: 100% of the Total Combined Stated Value (TIV)
- Automatic reinstatement of limits; Except for any Cause of Loss which is subject to an annual aggregate limit or sublimit of liability, payment of a claim will not reduce the amount payable under this policy for any subsequent covered loss.
- Replacement Cost
- Ordinance, Demo, ICC & BI Requires Enforcement
- Actual Loss Sustained Time Element, subject to declared values (18 or 24 months, per written agreement),
- No Coinsurance, Agreed Value
- 180 Days Extended Period of Indemnity, except 365 Days for California Properties Per Location
- Joint or Disputed Loss Agreement with Equipment (B&M) Breakdown Policy
- Resulting Mold as a direct result of covered loss
- Asbestos Exception as result of a Defined Peril up to 24 months
- OFAC Disclosure,
- Low-Income Housing Tax Credit Loss
- Roofs 15 years or older adjusted at ACV in all States except California unless otherwise endorsed
- Claims reported 120 days after occurrence are adjusted at ACV all as fully defined in the Policy Wording.

**Key Exclusions**

- Un-repaired Damage, Faulty Workmanship
- War, Terrorism, Nuclear
- Pollution, Mold, Asbestos
- Occurrence that pre-dates inception date
- Computer Related Losses, Cyber Risks
- Pests, Vermin
- Deterioration, Settling, Shrinking
- Malicious use of pathogenic or poisonous biological or chemical materials
- Equipment Breakdown
- Cosmetic Damage Exclusion (Exception allowed for California, Washington or Oregon States; unless endorsed otherwise)
- Claims reported after 1 year from date of loss
- Virus and Communicable Diseases, all as fully defined in the Policy Wording

**Shared Limits Endorsement**

The limit of liability shown herein or endorsed on this policy is the total of the insurer's limit of liability applicable to each occurrence in respect of all individual insured's combined. Notwithstanding any other terms and conditions of this policy to the contrary; in no event shall the liability of the Underwriter exceed this limit or amount irrespective of the number of locations or insured's involved. The premium for this policy is based upon the statement of values for all individual members reported to and on file with the Underwriters, In the event of a covered cause of loss hereunder the liability of the Underwriters, subject to the terms of the first paragraph above, shall be limited to the least of the following:

1. the actual adjusted amount of loss, less any deductible(s) applicable
2. the limit of liability shown herein or endorsed onto this policy
3. the policy limit of liability applicable to each individual insured, less any deductible(s) applicable

No loss hereunder shall reduce the limit of liability except in respect of the annual aggregate limits for Earth Movement; Flood and Flood as a result Named Windstorm, Named Windstorm, Pollution Clean-Up and Removal (Limited Pollution Coverage) and Mold Resulting from a covered loss; all as fully defined in the Policy Wording.

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Key Conditions and Exclusions**

Quote #3996-9999

**Insured Property**

Unless otherwise excluded, this Policy covers the following property while on the described Locations and within 1,000 feet of covered location:

1. Real property, including new buildings and additions under construction at an Insured Location, and personal property in which the Insured has an insurable interest.
2. Improvements and betterments to buildings or structures in which the Insured has an insurable interest. Such improvements and betterments shall be considered real property.
3. Personal property, other than motor vehicles, of officers and employees of the Insured.
4. Personal property of others in the care, custody and control of the Insured, which the Insured is under obligation to keep insured for physical loss or damage of the type insured against under this Policy.
5. Contractor's and vendor's interests in property covered to the extent of the Insured's liability imposed by law or assumed by written contract prior to the date of direct physical loss or damage. However, such interests will not extend to any time element coverage provided by this Policy.
6. Any of the following types of property contained within a unit if a Condominium Association Agreement requires insurance of the property before the time of loss: Refer to Special Endorsements if Bare Wall or Original Specifications apply.

A. Fixtures, improvements, and alterations that are a part of the building or structure, and

B. Appliances, such as those used for refrigerating, ventilating, cooking, dish laundering, security or housekeeping

This policy will not provide coverage for personal property owned by, used by, or in the care, custody, control of a unit- owner except for personal property listed in Paragraph A.1 and 6(a) and 6(b) above.

**Excluded Property**

- Currency, money, notes, securities, stamps, furs, jewelry, precious metals, precious stones, and semi-precious stones.
- Land, land values, any substance in or on Land, or any alteration to the natural condition of the Land.
- Water, except water which is normally contained within any type of tank, piping system or other process equipment.
- Standing timber, growing crops, or animals.
- Drainage systems, pavements, or roadways.
- Vehicles licensed for highway use, watercraft, aircraft, and railroad rolling stock.
- Property sold by the Insured under conditional sale, trust agreement, installment plan or other deferred payment plan after delivery to customers.
- Property in transit, except expressly as provided elsewhere in this Policy.
- Underground property or equipment located below the surface of the ground, except for property or equipment located in basements.
- Offshore oil rigs, platforms and property contained therein or thereon.
- Satellites and spacecraft while on the launch pad, or after time of launch.
- Dams, dikes, bridges, tunnels, reservoirs, and canals.
- Docks, piers and wharves, unless scheduled and valued on the policy.
- Transmission and distribution lines of every type and description; except when located on the Insured premises or within one thousand (1000) feet thereof.
- Personal property in the care, custody, and control of the Insured when the Insured is acting as a bailee, a warehouseman, or a carrier for hire.

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Sublimits of Liability**

Quote #3996-9999

Property Sublimits are within the coverage limits NOT in addition to the Coverage Limits stated below. Sub-limits may be reduced by Special endorsement to this policy. Refer to Master Forms.

**The Limits, deductibles and coverages of this policy apply, unless an Evidence of Insurance issued to an individual Named Insured restricts the limits, deductibles, or coverages by special endorsement; coverage may not be broadened.**

- \$100,000,000 Named Windstorm (per occurrence and annual aggregate); excludes properties located the State of CA, OR and WA.
- \$50,000,000 Annual Aggregate for Flood (per occurrence and annual aggregate), except: \$50,000,000 as respects for Locations wholly or partially within Special Flood Hazard Areas (SFHA), areas of 100-year flooding as defined by the Federal Emergency Management Agency (FEMA).
- \$50,000,000 Annual Aggregate for Earthquake (per occurrence and annual aggregate) further limited to \$2,500,000 Per Location, Per Occurrence
- \$7,500,000 Debris Removal Per Location, or 25% of the Covered loss, whichever is less
- Building Limit Building Ordinance Law - Cov A Undamaged Portion of the Building
- \$5,000,000 Building Ordinance Law - Cov Parts B-C-D - Buildings 31 Years old & newer Except:
- \$1,000,000 Building Ordinance Law - Cov Parts B-C-D - Per Building (32 Years old & Older)
- \$5,000,000 Building Ordinance Law - Cov Parts B-C-D - Per Location (32 Years old & Older)
- 20% Building Ordinance Law - Cov Parts B-C-D - As required by Written Contract (Bldgs 31 Yrs old & newer)
- \$500,000 Account Receivables per Location
- 30 Days Civil or Military Authority, but in no event will the Company pay more than 1,000,000 Per Location
- \$100,000 Contingent Time Element Per Location
- \$500,000 EDP (including Media) Per Location
- \$250,000 Spoilage Per Location
- \$5,000,000 Errors and Omissions, subject to all limits contained in Master Forms
- 180 days Extended Period of Indemnity, except 365 Days for California Properties Per Location (12 month or 24-month period of indemnity is available, however, is subject to 12 or 24 month declared values, as required by written contract. Loss paid is Actual Loss Sustained).
- \$1,000,000 Extra Expense Per Location
- \$100,000 Fine Arts Per Location
- \$250,000 Fire Brigade Charges Per Location
- 30 days Ingress/Egress Coverage, maximum of \$1,000,000 per location
- \$1,000,000 Leasehold Interest Per Location
- \$100,000 Annual Aggregate Per Location for Limited Pollution Coverage
- \$100,000 Expediting Cost Per Location
- \$1,000,000 Miscellaneous Unnamed Locations, subject to all sublimits contained in Master Policy
- \$50,000,000 Newly Acquired Property, at any one location – 90-day reporting provision; subject to all other sublimits herein.
- 90 days Ordinary Payroll Per Location
- \$100,000 Professional Fees Per Occurrence, subject to \$10,000 maximum per location
- \$1,000,000 Service Interruption; Per Location A qualifying period of 24 hours applies to this coverage
- \$100,000 Transit Per Conveyance and in the Annual Aggregate
- \$500,000 Valuable Papers Per Location
- \$1,000,000 Resultant Mold as a result of a Covered Peril Per Occurrence and in the Annual Aggregate
- \$10,000,000 Property in the Course of Construction Per Location subject to final contract value not to exceed \$10,000,000
- \$50,000 Back up of Sewers and Drains (Per Location, Per Occurrence)
- \$100,000 Outdoor Property (Fences, Light Poles and Fixtures, Pool, Signs, Retaining Walls, Trees, Shrubs, Plants Lawns (Per Location, Per Occurrence) limited to \$10,000 per tree or lawn and \$500 per shrub or plant
- \$100,000 Tenant Relocation Expense, subject to a MAXIMUM \$5,000 per unit (California Locations Only).
- \$100,000 Pairs or Sets, Per Location, Per Occurrence

**MRMG**  
**Proposal of Commercial Property Insurance**  
**(B&M) Equipment Breakdown Protection Insurance**  
3996-9999  
Oakmont Village Association (East Recreational Complex)

**Boiler & Machinery Insurance**

**Carrier:** Travelers Property Casualty Co of America (AM Best Rating: A++ XV)

<b>Coverage</b>	<b>Limits</b>
<b>Total Limit Per Breakdown</b>	\$50,000,000
<b>Property Damage</b>	Included
<b>Business Income</b>	Included
<b>Business Income "Period of Restoration" Extension</b>	30 Days
<b>Extra Expense</b>	Included
<b>Extra Expense "Period of Restoration" Extension</b>	30 Days
<b>Spoilage</b>	Not Covered
<b>Utility Interruption - Time Element Coverage Extension (applies only if interruption lasts at least 8 hours)</b>	\$1,000,000
<b>Civil Authority Coverage Extension</b>	Not Covered
<b>"Dependent Property" Coverage Extension</b>	Not Covered
<b>"Electronic Data" or "Media" Coverage Extension</b>	\$100,000
<b>Errors and Omissions Coverage Extension</b>	\$500,000
<b>Expediting Expense Coverage Extension</b>	\$100,000
<b>Newly Acquired Locations (number of days of coverage 90 days)</b>	\$1,000,000
<b>Ordinance or Law (Demolition, Increased Cost of Construction)</b>	\$1,000,000
<b>"Fungus", Wet Rot and Dry Rot Coverage Extension</b>	PD @ \$15,000 / BI @ 30 Days
<b>Hazardous Substance Limitation</b>	\$100,000
<b>Refrigerant Contamination Limitation</b>	\$100,000
<b>Water Damage Limitation</b>	\$500,000
<b>Deductibles Property Damage</b>	\$25,000
<b>Deductibles Business Income / Extra Expense / Utility Interruption - Time Element</b>	24 Hours

**MRMG**  
**Proposal of Commercial Property Insurance**  
**Property Terrorism Insurance**

3996-9999

Oakmont Village Association (East Recreational Complex)

**Carrier:** Underwriters at Lloyds, London (Hiscox Inc) AM Best Rating: A XV

**Coverage:** Terrorism and Sabotage Insurance Wrap (TRIA)

**Limits & Deductible**

- \$100,000,000 Limit Each Occurrence and in the Aggregate
- \$50,000 deductible per occurrence; unless endorsed otherwise
- Coverage Direct physical loss or damage caused by an Act of Terrorism during the policy period for Terrorism and Sabotage Only to the buildings and contents set forth in the Statement of Values, including business income coverage and additional coverage's, if applicable, included within the Policy in the same manner as set forth in the Master Property Policy.
- ACV applies to roofs built 2000 and before, excluding properties in the State of California, unless endorsed otherwise.

**Key Definitions**

<b>An Act of Terrorism</b>	means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.
<b>An Act of Sabotage</b>	means a subversive act or series of such acts committed for political, religious, or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes. This insurance does not cover any loss or increased cost as a result of threat or hoax.
<b>Occurrence</b>	means any one loss and/or series of losses arising out of and directly occasioned by one act or series of acts of terrorism or sabotage for the same purpose or cause. The duration and extent of any one 'occurrence' shall be limited to all losses sustained by the Insured at the property insured herein during any period of 72 consecutive hours arising out of the same purpose or cause. However no such period of 72 consecutive hours may extend beyond the expiration of this policy unless the Insured shall first sustain direct physical damage by an act of terrorism or an act of sabotage prior to expiration and within said period of 72 consecutive hours nor shall any period of 72 consecutive hours commence prior to the attachment of this policy.

**Key Exclusions**

War, Nuclear Chemical, Biological; Cyber Terrorism; Seizer or illegal occupation; order of public or government authority; pollutants or contaminants; V&MM; EDP; Loss of use, delay or loss of markets; burglary, house-breaking, theft or larceny; Threat or Hoax

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Endorsement Schedule**

Quote #3996-9999

**Endorsements**

In addition to the master policy forms and endorsements, the following additional special forms and endorsements apply to Master Policy:

<b>Endorsement/Form Name</b>	<b>Endorsement/Form Number</b>
Automatic Building Valuation Adjustment	AutoIncrBV-001
Broker Fees; Refunds and Home State Disclosures (AR)	Disclosure 001-Property
Building Ordinance Limitation (Per Building)	BOL2
Earth Movement Exclusion	MRMG-EMExcl-001 (Rev. Dec 2013)
Flood Exclusion	MRMG-FloodExcl-001 (Rev Jan 2013)
Modified Replacement Cost Limitation 100%	MRMG-MR100%C/Lex(PR8471)-01 ( Rev Jan 2013)
SL (California Surplus Lines Disclosure) AR	D-1 CA Prop
Vacant & Unoccupied Building Coverage Limitation & Deductible	MRMGVacUnocc-2013-001
Water And Sewer & Drain Back Up Damage Deductible	MRMG-Water-Sewr & Drain Ded-01 (Rev. Oct 2013)
Wildfire Property Deductible	WFDed002 (Sept-2019)



**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Automatic Building Valuation Adjustment**

7902 Oakmont Drive

Policy Number: 3996-9999

In consideration of a premium charged, it is agreed that the following applies only with respect to a location where the first Named Insured has issued evidence of property coverage to the insured and such evidence of property coverage states that this endorsement applies:

This endorsement modifies the insurance provided under the following:

This policy provides coverage on a replacement cost basis, periodically it is necessary to adjust the Building limit(s) of insurance to recognize changes in construction costs. If you do not request such coverage changes yourself, you agree that we may adjust the Building limit(s) of insurance at the beginning of each renewal policy period.

The changes will be based on reports of recognized appraisal agencies showing construction cost changes. Your payment of the renewal premium will constitute acceptance of any change we make in the Building limit(s) of insurance as shown in the renewal certificate. If you think the adjusted limit(s) of insurance is excessive or inadequate, notify your Agent.

**Specifications**

Exceptions:

None

**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Broker Fees; Refunds and Home State Disclosures (AR)**

7902 Oakmont Drive

Policy Number: 3996-9999

**Broker Fees:** We may be charging you a broker fee for providing the basic services set forth herein. The amount of the mutually agreed upon broker fee, if any, is the amount included in our proposal and on our invoice. The broker services we perform include, but are not limited to, searching our relevant market(s) for appropriate combination(s) of price, coverage and security for a particular risk. We may also be entitled to receive compensation, directly or indirectly, from the insurer that accepted and bound your business, even when you have been charged a broker fee. These fees are fully earned

**Refunds:** This notice is being provided to make you aware that you may incur a penalty if you cancel your policy prior to the expiration date. If you cancel the policy prior to the expiration date, the penalty is 10% of any remaining unearned premium, subject to any minimum earned premium endorsement that may be attached to your policy or the policy for which you are applying, subject to minimum earned premiums previously disclosed.

The above disclosures are made when intermediary broker transacts insurance with, but not on behalf of, an admitted insurer. In the interest of transparency, we include this disclosure on transactions with both admitted and non-admitted carriers where broker fees are involved.

**Home State:** Affiliated Groups. -If more than 1 insured from an affiliated group are named insureds on a single non-admitted insurance contract, the term "home State" means the home State of the member of the affiliated group that has the largest percentage of premium attributed to it under such insurance contract.

15 U.S.C. § 8206(6).

**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF INSURANCE ISSUED TO:**

**Building Ordinance Limitation (Per Building)**

7902 Oakmont Drive

Policy Number: 3996-9999

If a Covered Cause of Loss occurs to property at the insured's premises, caused by or resulting from the enforcement of any ordinance or law that:

1. Regulates the construction, repair, or replacement of any property;
2. Requires the tearing down or replacement of any parts of property not damaged by a Covered Cause of Loss and
3. Is in force at the time of loss,

It is hereby agreed that all coverage for Building Ordinance Coverage B - Demolition of UNDAMAGED PROPERTY and/or Coverage C - Increased Cost of Construction and/or Coverage D - INCREASED PERIOD OF RESTORATION is subject to a Maximum single, combined sub-limit per Building not to exceed a Maximum amount payable in any one occurrence per location for the property to which this endorsement applies. See Limits below.

1. Under Building Ordinance Coverage A: For the loss in value of the undamaged portion of the building as a consequence of enforcement of an ordinance or law that requires demolition of undamaged parts of the same building; included up to Real Property Insurable Value (Building/Parking Values)
2. Under Building Ordinance Coverage B: For the cost to demolish and clear the site of undamaged parts of the same building, as a consequence of enforcement of an ordinance or law that requires demolition of such undamaged property;
3. Under Building Ordinance Coverage C: For the increased cost of repair or replacement of the damaged building and undamaged part of the same building, limited to the cost that would have been incurred in order to comply with the minimum requirements of such law or ordinance regulating the repair or replacement of the damaged building. However, this Company shall not be liable for any such increased cost of construction unless the damaged building is actually rebuilt or replaced;
4. Under Building Ordinance Coverage D: For the additional loss in Time Element (if covered) that the insured sustains during the increased period of suspension of operations caused by or resulting from a consequence of enforcement or ordinance or law. *Under this-Additional Coverage Extension, the Company will not pay for the:*

1. Any loss due to any ordinance or law that
  - a. The Insured was required to comply with before the loss, even if the property was undamaged; and
  - b. The Insured failed to comply with.
2. Costs associated with the enforcement of any ordinance or law
  - a. which requires any Insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants."
  - b. which requires any Insured or others to retrofit for soft story and non-ductile concrete buildings in California municipalities.

**Specifications**

<b>Maximum Combined Sublimit for Cov Parts B; C &amp; D Per Any One Building Total Insurable Value:</b>	\$350,000
<b>Maximum Combined Sublimit for Cov Parts B; C &amp; D Aggregate Per Occurrence Per Location:</b>	10%
<b>Exceptions:</b>	None

**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Earth Movement Exclusion**

7902 Oakmont Drive

Policy Number: 3996-9999

In consideration of a premium charged, it is agreed that the following applies only with respect to a location where the first Named Insured has issued evidence of property coverage to the insured and such evidence of property coverage states that this endorsement applies:

Loss or damage is excluded regardless of any cause or event whether or not insured under this policy that contributes concurrently or in any sequence to the loss or damage: This policy does not insure against loss or damage caused directly or indirectly by to resulting from any of the following;

**Earth Movement means any natural or manmade:**

1. Earthquake, including any earth sinking, rising or shifting related to such event;
2. Landslide, including any earth sinking, rising or shifting related to such event;
3. Mine subsidence, meaning subsidence of a man-made mine, whether or not mining activity has ceased;
4. Earth sinking rising or shifting including soil conditions which cause settling, cracking or other disarrangement of foundations or other parts of realty. Soil conditions include contraction, expansion, freezing, thawing, erosion, improperly compacted soil and the action of water under the ground surface
5. Shocks, tremors, mudslide, mud flow, rock falls, volcanic eruption, sinkhole collapse, tsunami, subsidence or any other Earth Movement.

This exclusion does not apply to (EQSL) Earthquake Sprinkler Leakage for Properties located in the State of California.

**Specifications**

Exceptions

None

**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF INSURANCE ISSUED TO:**

**Flood Exclusion**

7902 Oakmont Drive

Policy Number: 3996-9999

In consideration of a premium charged, it is agreed that the following applies only with respect to a location where the first Named Insured has issued evidence of property coverage to the insured and such evidence of property coverage states that this endorsement applies:

This policy does not insure against loss or damage caused directly or indirectly by to resulting from any of the following;

**Flood means:** whether natural or man-made, flood waters, surface water, waves, tide or tidal water, overflow or rupture of a dam, levy, dike, or other surface containment structure, storm surge, the rising, overflowing or breaking of boundaries of natural or man-made bodies of water, or the spray from any of the foregoing, all whether driven by wind or not.

Loss or damage is excluded regardless of any cause or event whether or not insured under this policy that contributes concurrently or in any sequence to the loss or damage.

**Specifications**

Exceptions	None
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**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Modified Replacement Cost Limitation 100%**

7902 Oakmont Drive

Policy Number: 3996-9999

In consideration of the premium charged this policy has been issued subject to the following condition:

**MAXIMUM AMOUNT PAYABLE:**

In the event of covered loss hereunder, liability of the Company shall be limited to the least of the following:

1. The actual adjusted amount of loss, less applicable deductible,
2. As respects each Location insured by this Policy, one-hundred (100%) percent, of the total combined stated values for all categories of Insured Property (e.g. building, contents) and other covered exposures (e.g., time element, extra expense, rental loss) shown for that Location on the latest Statement of Values or other documentation on file with the Company, or
3. The limit of liability or applicable sub limit of liability shown in this Policy or endorsed onto this Policy.

**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**SL (California Surplus Lines Disclosure) AR**

7902 Oakmont Drive

Policy Number: 3996-9999

NOTICE:

1. THE INSURANCE POLICY THAT YOU ARE APPLYING TO PURCHASE IS BEING ISSUED BY AN INSURER THAT IS NOT LICENSED BY THE STATE OF CALIFORNIA. THESE COMPANIES ARE CALLED "NONADMITTED" OR "SURPLUS LINE" INSURERS.
2. THE INSURER IS NOT SUBJECT TO THE FINANCIAL SOLVENCY REGULATION AND ENFORCEMENT THAT APPLY TO CALIFORNIA LICENSED INSURERS.
3. THE INSURER DOES NOT PARTICIPATE IN ANY OF THE INSURANCE GUARANTEE FUNDS CREATED BY CALIFORNIA LAW. THEREFORE, THESE FUNDS WILL NOT PAY YOUR CLAIMS OR PROTECT YOUR ASSETS IF THE INSURER BECOMES INSOLVENT AND IS UNABLE TO MAKE PAYMENTS AS PROMISED.
4. THE INSURER SHOULD BE LICENSED EITHER AS A FOREIGN INSURER IN ANOTHER STATE IN THE UNITED STATES OR AS A NON-UNITED STATES (ALIEN) INSURER. YOU SHOULD ASK QUESTIONS OF YOUR INSURANCE AGENT, BROKER, OR "SURPLUS LINE" BROKER OR CONTACT THE CALIFORNIA DEPARTMENT OF INSURANCE AT THE FOLLOWING TOLL-FREE TELEPHONE NUMBER: 1-800-927-4357 OR INTERNET WEB SITE [WWW.INSURANCE.CA.GOV](http://WWW.INSURANCE.CA.GOV). ASK WHETHER OR NOT THE INSURER IS LICENSED AS A FOREIGN OR NON-UNITED STATES (ALIEN) INSURER AND FOR ADDITIONAL INFORMATION ABOUT THE INSURER. YOU MAY ALSO CONTACT THE NAIC'S INTERNET WEB SITE AT [WWW.NAIC.ORG](http://WWW.NAIC.ORG).
5. FOREIGN INSURERS SHOULD BE LICENSED BY A STATE IN THE UNITED STATES AND YOU MAY CONTACT THAT STATE'S DEPARTMENT OF INSURANCE TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.
6. FOR NON-UNITED STATES (ALIEN) INSURERS, THE INSURER SHOULD BE LICENSED BY A COUNTRY OUTSIDE OF THE UNITED STATES AND SHOULD BE ON THE NAIC'S INTERNATIONAL INSURERS DEPARTMENT (IID) LISTING OF APPROVED NONADMITTED NON-UNITED STATES INSURERS. ASK YOUR AGENT, BROKER, OR "SURPLUS LINE" BROKER TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.
7. CALIFORNIA MAINTAINS A LIST OF APPROVED SURPLUS LINE INSURERS. ASK YOUR AGENT OR BROKER IF THE INSURER IS ON THAT LIST, OR VIEW THAT LIST AT THE INTERNET WEB SITE OF THE CALIFORNIA DEPARTMENT OF INSURANCE: [WWW.INSURANCE.CA.GOV](http://WWW.INSURANCE.CA.GOV).
8. IF YOU, AS THE APPLICANT, REQUIRED THAT THE INSURANCE POLICY YOU HAVE PURCHASED BE BOUND IMMEDIATELY, EITHER BECAUSE EXISTING COVERAGE WAS GOING TO LAPSE WITHIN TWO BUSINESS DAYS OR BECAUSE YOU WERE REQUIRED TO HAVE COVERAGE WITHIN TWO BUSINESS DAYS, AND YOU DID NOT RECEIVE THIS DISCLOSURE FORM AND A REQUEST FOR YOUR SIGNATURE UNTIL AFTER COVERAGE BECAME EFFECTIVE, YOU HAVE THE RIGHT TO CANCEL THIS POLICY WITHIN FIVE DAYS OF RECEIVING THIS DISCLOSURE. IF YOU CANCEL COVERAGE, THE PREMIUM WILL BE PRORATED AND ANY BROKER'S FEE CHARGED FOR THIS INSURANCE WILL BE RETURNED TO YOU.

D-1 (Effective January 1, 2017)

**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Vacant & Unoccupied Building Coverage Limitation & Deductible**

7902 Oakmont Drive

Policy Number: 3996-9999

In consideration of a premium charged, it is agreed that the following applies only with respect to a location where the first Named Insured has issued evidence of property coverage to the insured, and such evidence of property coverage states that this endorsement applies:

The insured has permission to cease business operations or to have any insured building remain vacant or unoccupied, provided that fire protection, security, and alarm services are maintained and written notice is given to the Company prior to the Sixtieth (60th) consecutive day of cessation of business operations, vacancy or lack of occupancy. However, If the building where the loss occurs has been vacant for more than 60 consecutive days before the loss or damage occurs, the Company will not pay for loss or damage caused by any of the following:

- a. Water damage from any cause;
- b. Vandalism;
- c. Building Glass Breakage;
- d. Theft; or
- e. Attempted Theft.

Vacant is defined as less than 25% of a building's total rentable or usable square footage is rented to a lessee or sub-lessee and used by the lessee or sub-lessee to conduct its customary operations, but this provision shall not apply to any time period when customary business operations are suspended due to circumstances that are usual to such business operations.

**Specifications**

<b>Deductible</b>	\$25,000
<b>Exceptions:</b>	NA

**ALL OTHER TERMS REMAIN UNCHANGED**



**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Water And Sewer & Drain Back Up Damage Deductible**

7902 Oakmont Drive

Policy Number: 3996-9999

In consideration of a premium charged, it is agreed that the following applies only with respect to a location where the first Named Insured has issued evidence of property coverage to the insured and such evidence of property coverage states that this endorsement applies:

It is agreed that a Special Deductible as referenced below applies per location per occurrence to loss caused by or resulting from Water Damage and/or Backup of Sewer and Drains at the property referenced in the attached Evidence of Property Insurance.

The above deductible does not apply to loss caused by leakage or discharge of fire protection systems.

The standard property deductible specified in the Evidence of Property Insurance or certificate of insurance applies to loss caused by leakage or discharge of fire protection systems.

**Specifications**

<b>Water; Sewer &amp; Drain Backup Damage Deductible:</b>	\$100,000
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**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Wildfire Property Deductible**

7902 Oakmont Drive

Policy Number: 3996-9999

In consideration of a premium charged, it is agreed that the following applies only with respect to a location where the first Named Insured has issued evidence of insurance coverage to the insured and such evidence of Insurance coverage states that this endorsement applies:

It is agreed that a Special Deductible as referenced below applies per claim to loss caused by or resulting from a "Wildfire" at the property referenced in the attached certificate of liability Insurance.

For the purposes of this endorsement, the following definitions are added to the DEFINITIONS section:

"Wildfire" means:

Any wild fire, wildland fire, forest fire, brush fire, vegetation fire, grass fire, peat fire, bushfire, hill fire desert fire, veldfire, escaped prescribed fires, escaped wildland fire or any other uncontrolled or unplanned fire, which may (but not required to) also consume houses, buildings or other structures and agricultural resources.

A spread of fire, whether controlled or uncontrolled, in an area of combustible vegetation (such as trees, grass, brush, or bush) causing damage to property, wherever located and of any type and kind, regardless of the original source of ignition of the fire.

As regards Wildfire, Occurrence shall be limited to all individual losses sustained by the Insured arising out of and directly occasioned by Wildfire which occur during any period of 240 consecutive hours within a 150 mile radius of any one fixed point selected by the Company, such fixed point must be the location of an individual Wildfire loss covered hereunder.

The Insured may choose the date and time when any such period of consecutive hours commences and if any event is of greater duration than the above period, the Insured may divide that event into two or more Occurrences provided no two periods overlap and provided no period commences earlier than the date and time of the happening of the first recorded individual loss to the Insured in that event during the Period of Insurance.

"Wildfire" includes all risk associated with or resulting from such fire(s), such as smoke, heat, soot or fumes.

MRMG etal Annual Aggregate Deductible applies excess of the Wildfire Property Deductible

It is understood that to the extent any coverage may otherwise be provided under this policy or any of its endorsements, the provisions of this endorsement will supersede.

**Specifications**

<b>Wildfire Deductible</b>	5% of the Total Insured Value
<b>Subject to Minimum Deductible</b>	\$250,000
<b>Exceptions</b>	None

**ALL OTHER TERMS REMAIN UNCHANGED**

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Risk Schedule**  
 Quote #3996-9999

**Risk Schedule**

**Building Name 2016 Advanced EV 48 A/C Drive (2 @ \$11,700 each)**

<b>Occupancy</b>	Condo, Hoa, and Maintenance	<b>Buildings</b>	0	<b>Year Built</b>	2016	<b>BV</b>	\$0	<b>Res SF</b>	0
<b>ISO Class</b>	Not Applicable	<b>Units</b>	0	<b>Eff. Year Built</b>		<b>RV</b>	\$0	<b>Non-Res SF</b>	0
<b>Parking Type</b>		<b>Stories</b>	0	<b>Electrical</b>		<b>CV</b>	\$23,400	<b>Total SF</b>	0
<b>Sprinklers</b>		<b>Basements</b>	0	<b>HVAC</b>		<b>OV</b>	\$0	<b>Res PSF</b>	0
<b>Spr. %</b>		<b>Parking Floors</b>	0	<b>Plumbing</b>		<b>PV</b>	\$0	<b>Non-Res PSF</b>	0
		<b>Pools</b>	0	<b>Roof</b>		<b>WV</b>	\$0	<b>Total PSF</b>	0
		<b>Spas</b>	0	<b>Remodel</b>		<b>OPV</b>	\$0	<b>Vacant SF</b>	0
				<b>Retrofit</b>		<b>TIV</b>	\$23,400		

**Building Name 2016 Toro Mower**

<b>Occupancy</b>	Condo, Hoa, and Maintenance	<b>Buildings</b>	0	<b>Year Built</b>	2016	<b>BV</b>	\$0	<b>Res SF</b>	0
<b>ISO Class</b>	Not Applicable	<b>Units</b>	0	<b>Eff. Year Built</b>		<b>RV</b>	\$0	<b>Non-Res SF</b>	0
<b>Parking Type</b>		<b>Stories</b>	0	<b>Electrical</b>		<b>CV</b>	\$13,300	<b>Total SF</b>	0
<b>Sprinklers</b>		<b>Basements</b>	0	<b>HVAC</b>		<b>OV</b>	\$0	<b>Res PSF</b>	0
<b>Spr. %</b>		<b>Parking Floors</b>	0	<b>Plumbing</b>		<b>PV</b>	\$0	<b>Non-Res PSF</b>	0
		<b>Pools</b>	0	<b>Roof</b>		<b>WV</b>	\$0	<b>Total PSF</b>	0
		<b>Spas</b>	0	<b>Remodel</b>		<b>OPV</b>	\$0	<b>Vacant SF</b>	0
				<b>Retrofit</b>		<b>TIV</b>	\$13,300		

**Building Name East Rec - 7902 Oakmont Dr. (Parcel:016-720-062) Recreation Room**

<b>Occupancy</b>	Common Area Improvement, Common Building, Condo, and Hoa	<b>Buildings</b>	1	<b>Year Built</b>	1987	<b>BV</b>	\$3,400,000	<b>Res SF</b>	7,100
		<b>Units</b>	0	<b>Eff. Year Built</b>	1987	<b>RV</b>	\$0	<b>Non-Res SF</b>	0
<b>ISO Class</b>	Frame	<b>Stories</b>	1	<b>Built</b>		<b>CV</b>	\$269,000	<b>Total SF</b>	7,100
<b>Parking Type</b>	Parking Lot	<b>Basements</b>	0	<b>Electrical</b>	2005	<b>OV</b>	\$0	<b>Res PSF</b>	0
<b>Sprinklers</b>	Yes	<b>Parking Floors</b>	0	<b>HVAC</b>	2005	<b>PV</b>	\$0	<b>Non-Res PSF</b>	0
<b>Spr. %</b>	100%	<b>Pools</b>	1	<b>Plumbing</b>	2018	<b>WV</b>	\$0	<b>Total PSF</b>	0
		<b>Spas</b>	1	<b>Roof</b>	2012	<b>OPV</b>	\$0	<b>Vacant SF</b>	0
				<b>Remodel</b>		<b>TIV</b>	\$3,669,000		
				<b>Retrofit</b>					

**Building Name Floor Cleaner**

<b>Occupancy</b>	Condo, Hoa, and Maintenance	<b>Buildings</b>	0	<b>Year Built</b>	0	<b>BV</b>	\$0	<b>Res SF</b>	0
<b>ISO Class</b>	Not Applicable	<b>Units</b>	0	<b>Eff. Year Built</b>		<b>RV</b>	\$0	<b>Non-Res SF</b>	0
<b>Parking Type</b>		<b>Stories</b>	0	<b>Electrical</b>		<b>CV</b>	\$7,605	<b>Total SF</b>	0
<b>Sprinklers</b>		<b>Basements</b>	0	<b>HVAC</b>		<b>OV</b>	\$0	<b>Res PSF</b>	0
<b>Spr. %</b>		<b>Parking Floors</b>	0	<b>Plumbing</b>		<b>PV</b>	\$0	<b>Non-Res PSF</b>	0
		<b>Pools</b>	0	<b>Roof</b>		<b>WV</b>	\$0	<b>Total PSF</b>	0
		<b>Spas</b>	0	<b>Remodel</b>		<b>OPV</b>	\$0	<b>Vacant SF</b>	0
				<b>Retrofit</b>		<b>TIV</b>	\$7,605		

**Building Name** Outdoor Property (incl. but not limited to Fences, Light Poles & Fixtures, Pools, Signs, Retaining Walls, Trees, Shrubs, Plants, Lawns (Landscaping subject to further sublimits within Max \$100K per Loc/Per Occ)

<b>Occupancy</b>	Common Area Improvement, Condo, and Hoa	<b>Buildings</b>	0	<b>Year Built</b>	0	<b>BV</b>	\$0	<b>Res SF</b>	0
<b>ISO Class</b>	Not Applicable	<b>Units</b>	0	<b>Eff. Year</b>	1964	<b>RV</b>	\$0	<b>Non-Res SF</b>	0
<b>Parking Type</b>	Parking Structure	<b>Stories</b>	0	<b>Built</b>		<b>CV</b>	\$0	<b>Total SF</b>	0
<b>Sprinklers</b>		<b>Basements</b>	0	<b>Electrical</b>		<b>OV</b>	\$0	<b>Res PSF</b>	0
<b>Spr. %</b>		<b>Parking</b>	0	<b>HVAC</b>		<b>PV</b>	\$0	<b>Non-Res PSF</b>	0
		<b>Floors</b>	0	<b>Plumbing</b>		<b>WV</b>	\$0	<b>Total PSF</b>	0
		<b>Pools</b>	0	<b>Roof</b>		<b>OPV</b>	\$100,000	<b>Vacant SF</b>	0
		<b>Spas</b>	0	<b>Remodel</b>		<b>TIV</b>	\$100,000		
				<b>Retrofit</b>					

**Definitions**

**BV** Building Declared Values **RV** Loss of Rents or Association Dues **CV** Contents of Insured Declared Values

**OV** Other Declared Values **PV** Parking Declared Values **WV** Association Walls-In Valuation **OPV** Outdoor Property Declared Values\*

**TIV** Total Insured Value

\* **Outdoor Property** is defined as including but not limited to Fences, Light Poles and fixtures, Pools, Signs, Retaining Walls, Trees, Shrubs, Plants, and Lawns. Landscaping is subject to further sub-limits within the Maximum amount payable of \$100,000 per Loc/Per Occ

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Quote Acceptance**  
Quote #3996-9999

**Proposal Date:** December 29th, 2023

Oakmont Village Association (East Recreational Complex)

By signing below, you acknowledge compliance with the following conditions:

1. The insured understands that MRMG program administrators may receive an administration reimbursement, fees or profits for the servicing, administration, data management and sponsorship of either program. This does not include P3 insurance Services, Inc.
2. Fees are determined based upon various factors including the size and value of property, its nature, location, special requirements, etc. All fees are included in the program costs as quoted. It is agreed there are no additional fees which have not already been included in our proposal.
3. All insurance policies offered by MRMG are provided "as is." MRMG makes no representations as to the adequacy or completeness of the insurance being offered through the MRMG master insurance program for your individual needs.
4. You acknowledge that you have sole responsibility for the purchase of adequate insurance based on your own evaluation of your needs.
5. The insured understands that, to continue to qualify for this program, you must have a risk management agreement with MRMG. All insurance coverage provided under this program will cease immediately upon termination of the management contract.
6. I have received and reviewed the schedule of carriers and understand that some may be non-admitted in my respective state.

**Prepared For:**

Prepared for: **Oakmont Village Association-1**  
CO: *AJ Scott*  
Oakmont Village Association (East Recreational Complex)  
7902 Oakmont Drive  
Santa Rosa, California

I wish to bind the following coverages (mark all boxes that apply)

Please note that 35% Minimum Earned Premium and 100% of Fees applies to all coverage marked. If no boxes are marked the policy will be bound as quoted. However if any Box is checked it is imperative that ALL applicable boxes are checked, especially under Optional Coverages. Failure to check a box on a quoted coverage; will result in no coverage being bound for that particular coverage.

<b>PACKAGE COVERAGES</b>	<b>OPTIONAL COVERAGES</b>
<input type="checkbox"/> All Risk <input type="checkbox"/> Boiler & Machinery <input type="checkbox"/> Terrorism (All Risk)	

DocuSigned by:  
 Signature: *Christel Antone* Date: 12/29/2023  
C5377889DA674EA...

*(Property Owner or Authorized Representative)*  
Please return a signed copy of this acceptance page to your broker

**Multi-Family Risk Management Group  
Proposal of Commercial Property Insurance  
Risk Management Agreement**

Quote #3996-9999

Agreement made this December 29th, 2023 by and between MRMG/NREPG, with offices at 107 W. Lufkin Ave., Ste 318; Lufkin TX 75904 (hereinafter referred to as MRMG/NREPG) and Oakmont Village Association (East Recreational Complex), (hereinafter called "Owner").

WHEREAS:

MRMG/NREPG can provide Risk Management and Insurance Services related to Commercial and Habitational Real Properties (the program).

1. Owner is the Owner, General or Limited Partner, Managing Agent or Owner's Agent of the premises as indicated in the schedule provided to MRMG/NREPG.
2. NOW, THEREFORE, in consideration of the mutual promises herein contained, Owner and MRMG/NREPG agree as follows:
  1. Owner hereby retains MRMG/NREPG to provide non-site management of the program described above.
  2. MRMG/NREPG hereby agrees to render and provide the services of a non-site managing agent including, but not limited to, making available to Owner as requested by Owner and agreed to by MRMG/NREPG, from time to time, its management expertise, its advice and expertise as to Risk Management, appraisals and related values, care and maintenance of properties, etc.; and any other such assistance and service that it may provide.
  3. As for its fee, MRMG/NREPG shall be compensated as follows: By payment of program fees, giving Owner access to the services described above. The fee amount shall be determined based upon various factors including the size and value of property, its nature, location, special requirements, etc. All fees are included in the program costs as may be proposed. It is hereby agreed there are no additional fees which have not already been included in our proposal.
  4. The term of this Agreement shall commence on the date of execution on and shall continue in full force and effect thereafter from year to year unless canceled by either party on thirty (30) days' notice.
  5. All insurance claims and losses that may arise under any insurance policy under the program shall be adjusted and settled exclusively by MRMG/NREPG or its designee and not by Owner.
  6. All General Liability Deductibles will be paid by the Insured upon receipt of the invoice, which is issued upon filing the claim or suit with carriers.
  7. Arbitration. This agreement is entered into in Lufkin, Angelina County, Texas. Texas law will apply to the construction and enforcement of this agreement. All disputes arising out of or relating to this agreement shall be finally settled by binding arbitration.

IN WITNESS WHEREOF, the parties have executed this Agreement as of the date and year first above written.

MRMG/NREPG Authorized Representative, **Ray Baldwin**

DocuSigned by:  
 Signature: Christel Antone Date: 12/29/2023  
 Property Owner or Authorized Representative

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Carrier Schedule**  
Quote #3996-9999

**Carrier addresses available upon written request**

<b>Boiler &amp; Machinery</b>					<b>\$50,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Travelers Property Casualty Co of America	BM21-9908A835	A++ XV	AA	25674	\$50,000,000
<b>Terrorism - \$100MM (\$50,000 Deductible, Per Occurrence)</b>					<b>\$100,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Certain Underwriters at Lloyd's of London	UTS2520391.23	A XV	A+		\$100,000,000
<b>Primary - \$2.5MM Per Occ Aggregate</b>					<b>\$2,500,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Landmark American Insurance Company	LHD933077	A++XIV	AA+	33138	\$2,500,000
<b>Primary Property - \$10MM</b>					<b>\$10,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Certain Underwriters at Lloyd's of London	UP2306782	A XV	A+		\$1,000,000
Certain Underwriters at Lloyd's of London	UP2306782	A XV	A+		\$100,000
Landmark American Insurance Company	LHD933078	A++ XIV	AA+	33138	\$2,500,000
Steadfast Insurance Company	CPP-0967969-04	A+ XV	AA	26387	\$1,250,000
PartnerRe Ireland Insurance dac (EXP)	UP2300072	A+XV	A+		\$1,000,000
Allianz Global Corporate & Specialty SE	UP2300072	A+XV	AA		\$750,000
Certain Underwriters at Lloyd's of London	UP2300074	A XV	A+		\$950,000
Certain Underwriters at Lloyd's of London	UP2300041	A XV	A+		\$450,000
Starr Surplus Lines Insurance Company (Lead Carrier)	SLSTPTY11806123	A XV	A	13604	\$2,000,000
<b>\$15MM x \$10MM Excess Property</b>					<b>\$15,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Certain Underwriters at Lloyd's of London	UP2300058	A XV	A+		\$832,500
Allianz Global Corporate & Specialty SE	UP2300072	A+XV	AA		\$1,125,000
Certain Underwriters at Lloyd's of London	UP2300074	A XV	A+		\$1,425,000
Certain Underwriters at Lloyd's of London	UP2300041	A XV	A+		\$675,000
Houston Casualty Company	UP2300056	A++ XV	A++	42374	\$1,875,000
Endurance Worldwide Insurance Limited	UP2300057	A+XV	A+	41718	\$1,575,000
Hudson Excess Insurance Company	HCS103801	A XV	A	41718	\$750,000
Certain Underwriters at Lloyd's of London	UP2300057	A XV	A+		\$166,500
PartnerRe Ireland Insurance DAC	UP2300072	A+XV	A+		\$1,500,000
Certain Underwriters at Lloyd's of London	UP2300056	A XV	A+		\$206,250
Ironshore Specialty Insurance Company	1000395711-04	A XV	A	25445	\$1,500,000
Certain Underwriters at Lloyd's of London	UP2305239	A XV	A+		\$832,500
Canopus US Insurance, Inc	CUS3000090	A- XII	A-	12961	\$750,000
Certain Underwriters at Lloyd's of London	UP2306791	A XV	A+		\$287,250
United Specialty Insurance Company	VTX-CN-0003369-03	A X	A	12537	\$405,000
Certain Underwriters at Lloyd's of London	VRN-CN-0003369-03	A XV	A+		\$405,000
Certain Underwriters at Lloyd's of London	VNB-CN-0003369-03	A XV	A+		\$690,000

<b>\$25MM x \$25MM Excess Property</b>					<b>\$25,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Certain Underwriters at Lloyd's of London	UP2300041	A XV	A+		\$1,125,000
Certain Underwriters at Lloyd's of London	UP2300059	A XV	A+		\$2,220,000
Certain Underwriters at Lloyd's of London	UP2305238	A XV	A+		\$3,052,500
Certain Underwriters at Lloyd's of London	UP2306790	A XV	A+		\$557,083
Certain Underwriters at Lloyd's of London	UP2300066	A XV	A+		\$1,110,000
Certain Underwriters at Lloyd's of London	UP2306785	A XV	A+		\$1,387,500
State National Insurance Company, Inc.	UP2305279	A X	A	12831	\$1,250,000
Certain Underwriters at Lloyd's of London	UP2300058	A XV	A+		\$693,750
Starstone Specialty Insurance Company	S75800230CSP	A-XII	A-	44776	\$5,250,000
Allied World Assurance Company	0312-8765-1A	A XV	A	19489	\$1,812,500
Starr Surplus Lines Insurance Company	SLSTPTY11806123	A XV	A	13604	\$1,000,000
Canopus US Insurance, Inc	CUS30000091	A-XII	A-	12961	\$3,125,000
Western World Insurance Company	SSC0001374	A XV	A+	13196	\$416,667
Palomar Excess and Surplus Ins Company	PSC00212-02	A- IX	A-	16754	\$416,667
Endurance American Specialty Ins. Co.	ESP30000332106	A+XV	A+	41718	\$833,333
Fortegra Specialty Insurance Company	UP2306788	A- IX	A-	16823	\$750,000
<b>\$50MM x \$50MM Excess Property</b>					<b>\$50,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Certain Underwriters at Lloyd's of London	UP2300041	A XV	A+		\$2,250,000
Certain Underwriters at Lloyd's of London	UP2300063	A XV	A+		\$2,775,000
Certain Underwriters at Lloyd's of London	UP2305238	A XV	A+		\$1,666,667
Certain Underwriters at Lloyd's of London	UP2305238	A XV	A+		\$416,250
Certain Underwriters at Lloyd's of London	UP2305239	A XV	A+		\$1,665,000
Aspen Specialty Insurance Company	PX005TC23	A XV	A-	10717	\$500,000
Starstone Specialty Insurance Company	E85033232CSP	A-XII	A-	44776	\$4,500,000
Palomar Excess and Surplus Ins Company	PSC00212-02	A- IX	A-	16754	\$833,333
Certain Underwriters at Lloyd's of London	UP2306820	A XV	A+		\$2,254,250
Fidelis Underwriting Limited	UP2300075	A XIV	A-		\$5,000,000
Certain Underwriters at Lloyd's of London	UP2305245	A XV	A+		\$555,000
Certain Underwriters at Lloyd's of London	UP2306782	A XV	A+		\$6,327,000
Canopus US Insurance, Inc	CUS30000092	A-XII	A-	12961	\$1,125,000
AXIS Surplus Insurance Company	EAF667105-23	A XV	A+	26620	\$2,500,000
International General Insurance Company Ltd	UP2306808	A IX	A-		\$750,000
Houston Casualty Company	UP2300071	A++ XV	AA+	42374	\$3,750,000
Certain Underwriters at Lloyd's of London	UP2300071	A XV	A+		\$2,632,500
American International Group UK Limited	UP2305245	A XV	A+		\$5,000,000
Westfield Specialty Insurance Company	XAX-327925M-00	A XV	AAA	16992	\$1,500,000
Western World Insurance Company	SSC0001374	A XV	A+	13196	\$833,333
Endurance American Specialty Ins. Co.	ESP30000332106	A+XV	A+	41718	\$1,666,667
Fortegra Specialty Insurance Company	UP2306788	A- IX	A-	16823	\$1,500,000



<b>\$100MM X \$100MM Excess Property</b>					<b>\$100,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Swiss Re Corporate Solutions Capacity Ins Corp	ESP 2005115 02	A+ XV	AA-	34916	\$3,000,000
Aspen Specialty Insurance Company	PX00W6423	A XV	A-	10717	\$4,500,000
Westfield Specialty Insurance Company	XPR-327924C-00	A XV	AAA	16992	\$2,500,000
Certain Underwriters at Lloyd's of London	TBA				\$5,000,000
PartnerRe Ireland Insurance dac	UP2300072	A+ XV	A+		\$8,500,000
Certain Underwriters at Lloyd's of London	UP2300072	A XV	A+		\$935,000
Fidelis Underwriting Limited	UP2300075	A XIV	A-		\$20,500,000
Starstone Specialty Insurance Company	E85036232CSP	A-XII	A-	44776	\$17,500,000
United Specialty Insurance Company	UP2305280	A X	A	12537	\$16,000,000
Certain Underwriters at Lloyd's of London	UP2305234	A XV	A		\$10,545,000
Fortegra Specialty Insurance Company	UP2306788	A- IX	A-	16823	\$1,020,000
Arch Specialty Insurance Company	ESP7304442-05	A + XV	A+	21199	\$10,000,000
<b>\$100MM X \$200MM Excess Property</b>					<b>\$100,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
PartnerRe Ireland Insurance dac	UP2300072	A+ XV	A+		\$4,250,000
Certain Underwriters at Lloyd's of London	TBA				\$15,000,000
Endurance Specialty Insurance Ltd.	UP2306843	A+XV	A+	41718	\$7,500,000
Certain Underwriters at Lloyd's of London	UP2300072	A XV	A+		\$467,500
American International Group UK Limited	UP2306823	A XV	A+		\$2,782,500
Mt. Hawley Insurance Company	MCP0175805	A+ XIII	A	37974	\$10,000,000
Landmark American Insurance Company	LHD933079	A++XIV	AA+	33138	\$10,000,000
Starr Surplus Lines Insurance Company (quota share)	SLSTPTY11806123	A XV	A	13604	\$25,000,000
Fidelis Underwriting Limited (quota share)	UP2300075	A XIV	A-		\$25,000,000
<b>\$200MM X \$300MM Excess Property - Dedicated Limit as Required By Lender Agreements included in this Layer</b>					<b>\$200,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Great American Fidelity Insurance Company	CPP 2551400 05	A+ XV	A+	22136	\$70,000,000
Mitsui Sumitomo Insurance Company of America	EXP7000288	A+ XV	A+	20362	\$80,000,000
Homeland Ins. Company of New York	795022425	A+ XV	A+	34452	\$30,000,000
Landmark American Insurance Company	LHD933079	A++XIV	AA+	33138	\$20,000,000

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Coverpage**  
Quote #3995-9999

December 29th, 2023  
Prepared for: **Oakmont Village Association-1**  
CO: *AJ Scott*  
Oakmont Village Association (West Recreational Complex)  
6470 Meadowridge Drive  
Santa Rosa, California

**RE: Master Insurance Proposal**

**MRMG - Multifamily Risk Management Group** *pertains to Property, TRIA and Boiler Machinery Facility*

<b>Member</b>	Oakmont Village Association-1
<b>Class of Property</b>	Condominium/HOA
<b>Program Term</b>	May 15th, 2023 - May 15th, 2024
<b>Coverage Term</b>	January 1st, 2024 - May 15th, 2024
<b>Broker Commission</b>	12.5%
<b>Status</b>	Quoted
<b>Named Insured</b>	Oakmont Village Association (West Recreational Complex)
<b>Property Location</b>	6370 & 6470 Meadowridge Drive

This Proposal may not reflect the same coverages, Terms and Conditions requested on your application for insurance, please review it carefully. The attached PDF document itemizes the master policies for your easy reference.

**IMPORTANT:** This presentation is designed to give you an overview of the insurance coverages we are offering for your company. It does NOT include all of the terms, coverage, exclusions, limitations and conditions in the actual insurance contract. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you.

Please refer to the Master Policy and your specific insurance contracts for details on coverages, conditions, and exclusions.

AS an insurance professional, we shall assume that you understand the terms, scope and effect of the proposed insurance unless you inform us to the contrary. We will expect you to explain to your client the key features of the insurance proposed, including the essential coverages and benefits, any significant or unusual restrictions, exclusions, conditions or obligations and the period of the coverage; and the consequences of non-compliance with them. This shall not be our responsibility, even in situations where we may have some direct contact with your client.

It is particularly important that you explain to your client the obligations imposed on them by terms expressed as warranties or conditions precedent or similar terms, and that failure to comply strictly with them may result in a claim being rejected, even if the breach of warranty or condition precedent or like term does not cause any prejudice to the insurers.

Donna M. Meyer  
**MRMG Authorized Representative**  
111-A Canada Street  
Ojai, CA 93023  
805-646-0821

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Proposal Premium**  
Quote #3995-9999

**Program Term:** May 15th, 2023 - May 15th, 2024

**Coverage Term:** January 1st, 2024 - May 15th, 2024

<b>Coverages</b>	<b>Annual</b>	<b>Short</b>
All Risk	\$67,473.00	\$24,887.00
Boiler & Machinery	\$2,249.00	\$830.00
Terrorism (All Risk)	\$0.00	\$0.00
<b>Fees</b>	<b>Annual</b>	<b>Short</b>
Enrollment Fee	\$50.00	\$50.00
Inspection Fee	\$1,000.00	\$1,000.00
Loss Control Fee	\$0.00	\$0.00
RiskMeter Fee	\$250.00	\$250.00
SL Broker Fee	\$100.00	\$100.00
Placement Fee	\$4,500.00	\$1,659.84
<b>Taxes</b>	<b>Annual</b>	<b>Short</b>
Taxes	\$2,013.24	\$742.56
<b>Totals</b>	<b>\$77,635.24</b>	<b>\$29,519.40</b>

Invoice & Proposal may calculate slightly different due to rounding in Database. IF NO Premium is shown, Coverage is excluded.

**Exceptions**

MRMG automatically includes Terrorism. Earth-Movement and Flood must be purchased.

**Other Conditions**

**Premium** Per Invoice - 35% Minimum Earned Premium - All Fees 100% Fully Earned - 10% Short Rate Penalty May Apply for Early Cancellation

**Cancellation** The Companies and/or MRMG Authorized Representatives may cancel this policy by mailing ninety (90) days written notice, except ten (10) days written notice for non-payments; No Flat Cancellations; No Backdating Cancellations. Advice Of Cancellation To Entities Other Than The Named Insured Limited To E-Mail Notification. All as fully defined in the Policy Wording.

**Acquisition and Sale of Property** Acquisition and sale of properties are pro-rated. All other reasons for change are short-rated.

**No Automatic Acceptance** The Following additional conditions Apply: No automatic acceptance for new locations. Consideration for coverage only, given upon receipt of full underwriting data, including at least 3 years full loss history for each location to be added. Additions are subject to underwriter approval and may not be at the same coverage terms and/or account rates.

MRMG Authorized Representatives may endorse restrictions in coverage such as; lower sublimits, higher deductibles, notice of cancellations; coverage exclusions.

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Coverage Summary**

Quote #3995-9999

**Basic Policy Info**

<b>Program Term</b>	May 15th, 2023 - May 15th, 2024 (12:01 AM Standard Time at the Location Address)	
<b>Coverage Term</b>	January 1st, 2024 - May 15th, 2024 (12:01 AM Standard Time at the Location Address)	
<b>Named Insured</b>	Oakmont Village Association (West Recreational Complex) First Named Insured and/or its affiliated and subsidiary companies and/or corporations as now exist or may hereafter be constituted or acquired including their interests as may appear in partnerships or joint ventures which the Insured is legally obligated to insure.	
<b>Property Location(s)</b>	6370 & 6470 Meadowridge Drive	
<b>Additional Named Insured(s)</b>		
<b>Property Manager</b>		
<b>Additional Interests</b>	Refer to attached Lender Schedule and/or Certificate of Liability Insurance	
<b>Policy Limits</b>	\$500,000,000 Per Occurrence Limit for All Risks of Direct Physical Loss or Damage unless specifically excluded. Refer to carrier schedule for each insurance carrier's limit. (B&M) and TRIA Coverage Excluded (Refer to Separate Policies)	
<b>Location Limits</b>	Refer to Building Breakdown for Details	
	Building Value (PV)	\$3,501,000
	Parking Value (PV)	\$0
	Contents Value (CV)	\$110,000
	Other Value (OV)	\$0
	Loss of Rents/Monthly Dues (RV)	\$0
	Walls In Value (WV)	\$0
	Outdoor Property Value (OPV)	\$100,000
	<b>Total Combined Stated Value (TIV)</b>	<b>\$3,711,000</b>
<b>Location Deductibles</b>	All Risk Deductible (Per Occurrence)	\$100,000
	Wind/Hail Deductible	\$100,000
	Water Deductible	\$100,000
	Vacancy Deductible	\$25,000
	Wildfire Deductible	Applies only if Special Endorsement is attached

**Maximum Amount Payable (Refer to Special Endorsements if reduced)**

In the event of covered loss hereunder, liability of the Company shall be limited to the least of the following:

1. The actual adjusted amount of loss, less applicable deductible(s),
2. Unless otherwise endorsed by special endorsement; as respects each Location insured by this Policy, 110% percent, except 125% for properties located in the State of California of the total combined stated values for all categories of Insured Property (e.g. building, contents) and other covered exposures (e.g., time element, extra expense, rental loss) shown for that Location on the latest Statement of Values or other documentation on file with the Company, or
3. The limit of liability or applicable sublimit of liability shown in this Policy or endorsed onto this Policy.

**Dedicated Limits Exception**

RSUI Indemnity Company Policy# NHD908297 grants coverage of insurance with dedicated limits when required by lender contract.

**Occurrence Limit of Liability Amendment**

For Properties originally constructed 2005 or newer and if required by a written contract; Maximum Amount Payable Item 2 is deleted.

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Insured and Excluded Property**

Quote #3995-9999

**Key Conditions**

- Margin Clause: 100% of the Total Combined Stated Value (TIV)
- Automatic reinstatement of limits; Except for any Cause of Loss which is subject to an annual aggregate limit or sublimit of liability, payment of a claim will not reduce the amount payable under this policy for any subsequent covered loss.
- Replacement Cost
- Ordinance, Demo, ICC & BI Requires Enforcement
- Actual Loss Sustained Time Element, subject to declared values (18 or 24 months, per written agreement),
- No Coinsurance, Agreed Value
- 180 Days Extended Period of Indemnity, except 365 Days for California Properties Per Location
- Joint or Disputed Loss Agreement with Equipment (B&M) Breakdown Policy
- Resulting Mold as a direct result of covered loss
- Asbestos Exception as result of a Defined Peril up to 24 months
- OFAC Disclosure,
- Low-Income Housing Tax Credit Loss
- Roofs 15 years or older adjusted at ACV in all States except California unless otherwise endorsed
- Claims reported 120 days after occurrence are adjusted at ACV all as fully defined in the Policy Wording.

**Key Exclusions**

- Un-repaired Damage, Faulty Workmanship
- War, Terrorism, Nuclear
- Pollution, Mold, Asbestos
- Occurrence that pre-dates inception date
- Computer Related Losses, Cyber Risks
- Pests, Vermin
- Deterioration, Settling, Shrinking
- Malicious use of pathogenic or poisonous biological or chemical materials
- Equipment Breakdown
- Cosmetic Damage Exclusion (Exception allowed for California, Washington or Oregon States; unless endorsed otherwise)
- Claims reported after 1 year from date of loss
- Virus and Communicable Diseases, all as fully defined in the Policy Wording

**Shared Limits Endorsement**

The limit of liability shown herein or endorsed on this policy is the total of the insurer's limit of liability applicable to each occurrence in respect of all individual insured's combined. Notwithstanding any other terms and conditions of this policy to the contrary; in no event shall the liability of the Underwriter exceed this limit or amount irrespective of the number of locations or insured's involved. The premium for this policy is based upon the statement of values for all individual members reported to and on file with the Underwriters, In the event of a covered cause of loss hereunder the liability of the Underwriters, subject to the terms of the first paragraph above, shall be limited to the least of the following:

1. the actual adjusted amount of loss, less any deductible(s) applicable
2. the limit of liability shown herein or endorsed onto this policy
3. the policy limit of liability applicable to each individual insured, less any deductible(s) applicable

No loss hereunder shall reduce the limit of liability except in respect of the annual aggregate limits for Earth Movement; Flood and Flood as a result Named Windstorm, Named Windstorm, Pollution Clean-Up and Removal (Limited Pollution Coverage) and Mold Resulting from a covered loss; all as fully defined in the Policy Wording.

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Key Conditions and Exclusions**

Quote #3995-9999

**Insured Property**

Unless otherwise excluded, this Policy covers the following property while on the described Locations and within 1,000 feet of covered location:

1. Real property, including new buildings and additions under construction at an Insured Location, and personal property in which the Insured has an insurable interest.
2. Improvements and betterments to buildings or structures in which the Insured has an insurable interest. Such improvements and betterments shall be considered real property.
3. Personal property, other than motor vehicles, of officers and employees of the Insured.
4. Personal property of others in the care, custody and control of the Insured, which the Insured is under obligation to keep insured for physical loss or damage of the type insured against under this Policy.
5. Contractor's and vendor's interests in property covered to the extent of the Insured's liability imposed by law or assumed by written contract prior to the date of direct physical loss or damage. However, such interests will not extend to any time element coverage provided by this Policy.
6. Any of the following types of property contained within a unit if a Condominium Association Agreement requires insurance of the property before the time of loss: Refer to Special Endorsements if Bare Wall or Original Specifications apply.

A. Fixtures, improvements, and alterations that are a part of the building or structure, and

B. Appliances, such as those used for refrigerating, ventilating, cooking, dish laundering, security or housekeeping

This policy will not provide coverage for personal property owned by, used by, or in the care, custody, control of a unit- owner except for personal property listed in Paragraph A.1 and 6(a) and 6(b) above.

**Excluded Property**

- Currency, money, notes, securities, stamps, furs, jewelry, precious metals, precious stones, and semi-precious stones.
- Land, land values, any substance in or on Land, or any alteration to the natural condition of the Land.
- Water, except water which is normally contained within any type of tank, piping system or other process equipment.
- Standing timber, growing crops, or animals.
- Drainage systems, pavements, or roadways.
- Vehicles licensed for highway use, watercraft, aircraft, and railroad rolling stock.
- Property sold by the Insured under conditional sale, trust agreement, installment plan or other deferred payment plan after delivery to customers.
- Property in transit, except expressly as provided elsewhere in this Policy.
- Underground property or equipment located below the surface of the ground, except for property or equipment located in basements.
- Offshore oil rigs, platforms and property contained therein or thereon.
- Satellites and spacecraft while on the launch pad, or after time of launch.
- Dams, dikes, bridges, tunnels, reservoirs, and canals.
- Docks, piers and wharves, unless scheduled and valued on the policy.
- Transmission and distribution lines of every type and description; except when located on the Insured premises or within one thousand (1000) feet thereof.
- Personal property in the care, custody, and control of the Insured when the Insured is acting as a bailee, a warehouseman, or a carrier for hire.

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Sublimits of Liability**

Quote #3995-9999

Property Sublimits are within the coverage limits NOT in addition to the Coverage Limits stated below. Sub-limits may be reduced by Special endorsement to this policy. Refer to Master Forms.

**The Limits, deductibles and coverages of this policy apply, unless an Evidence of Insurance issued to an individual Named Insured restricts the limits, deductibles, or coverages by special endorsement; coverage may not be broadened.**

- \$100,000,000 Named Windstorm (per occurrence and annual aggregate); excludes properties located the State of CA, OR and WA.
- \$50,000,000 Annual Aggregate for Flood (per occurrence and annual aggregate), except: \$50,000,000 as respects for Locations wholly or partially within Special Flood Hazard Areas (SFHA), areas of 100-year flooding as defined by the Federal Emergency Management Agency (FEMA).
- \$50,000,000 Annual Aggregate for Earthquake (per occurrence and annual aggregate) further limited to \$2,500,000 Per Location, Per Occurrence
- \$7,500,000 Debris Removal Per Location, or 25% of the Covered loss, whichever is less
- Building Limit Building Ordinance Law - Cov A Undamaged Portion of the Building
- \$5,000,000 Building Ordinance Law - Cov Parts B-C-D - Buildings 31 Years old & newer Except:
- \$1,000,000 Building Ordinance Law - Cov Parts B-C-D - Per Building (32 Years old & Older)
- \$5,000,000 Building Ordinance Law - Cov Parts B-C-D - Per Location (32 Years old & Older)
- 20% Building Ordinance Law - Cov Parts B-C-D - As required by Written Contract (Bldgs 31 Yrs old & newer)
- \$500,000 Account Receivables per Location
- 30 Days Civil or Military Authority, but in no event will the Company pay more than 1,000,000 Per Location
- \$100,000 Contingent Time Element Per Location
- \$500,000 EDP (including Media) Per Location
- \$250,000 Spoilage Per Location
- \$5,000,000 Errors and Omissions, subject to all limits contained in Master Forms
- 180 days Extended Period of Indemnity, except 365 Days for California Properties Per Location (12 month or 24-month period of indemnity is available, however, is subject to 12 or 24 month declared values, as required by written contract. Loss paid is Actual Loss Sustained).
- \$1,000,000 Extra Expense Per Location
- \$100,000 Fine Arts Per Location
- \$250,000 Fire Brigade Charges Per Location
- 30 days Ingress/Egress Coverage, maximum of \$1,000,000 per location
- \$1,000,000 Leasehold Interest Per Location
- \$100,000 Annual Aggregate Per Location for Limited Pollution Coverage
- \$100,000 Expediting Cost Per Location
- \$1,000,000 Miscellaneous Unnamed Locations, subject to all sublimits contained in Master Policy
- \$50,000,000 Newly Acquired Property, at any one location – 90-day reporting provision; subject to all other sublimits herein.
- 90 days Ordinary Payroll Per Location
- \$100,000 Professional Fees Per Occurrence, subject to \$10,000 maximum per location
- \$1,000,000 Service Interruption; Per Location A qualifying period of 24 hours applies to this coverage
- \$100,000 Transit Per Conveyance and in the Annual Aggregate
- \$500,000 Valuable Papers Per Location
- \$1,000,000 Resultant Mold as a result of a Covered Peril Per Occurrence and in the Annual Aggregate
- \$10,000,000 Property in the Course of Construction Per Location subject to final contract value not to exceed \$10,000,000
- \$50,000 Back up of Sewers and Drains (Per Location, Per Occurrence)
- \$100,000 Outdoor Property (Fences, Light Poles and Fixtures, Pool, Signs, Retaining Walls, Trees, Shrubs, Plants Lawns (Per Location, Per Occurrence) limited to \$10,000 per tree or lawn and \$500 per shrub or plant
- \$100,000 Tenant Relocation Expense, subject to a MAXIMUM \$5,000 per unit (California Locations Only).
- \$100,000 Pairs or Sets, Per Location, Per Occurrence

**MRMG**  
**Proposal of Commercial Property Insurance**  
**(B&M) Equipment Breakdown Protection Insurance**  
3995-9999  
Oakmont Village Association (West Recreational Complex)

**Boiler & Machinery Insurance**

**Carrier:** Travelers Property Casualty Co of America (AM Best Rating: A++ XV)

<b>Coverage</b>	<b>Limits</b>
<b>Total Limit Per Breakdown</b>	\$50,000,000
<b>Property Damage</b>	Included
<b>Business Income</b>	Included
<b>Business Income "Period of Restoration" Extension</b>	30 Days
<b>Extra Expense</b>	Included
<b>Extra Expense "Period of Restoration" Extension</b>	30 Days
<b>Spoilage</b>	Not Covered
<b>Utility Interruption - Time Element Coverage Extension (applies only if interruption lasts at least 8 hours)</b>	\$1,000,000
<b>Civil Authority Coverage Extension</b>	Not Covered
<b>"Dependent Property" Coverage Extension</b>	Not Covered
<b>"Electronic Data" or "Media" Coverage Extension</b>	\$100,000
<b>Errors and Omissions Coverage Extension</b>	\$500,000
<b>Expediting Expense Coverage Extension</b>	\$100,000
<b>Newly Acquired Locations (number of days of coverage 90 days)</b>	\$1,000,000
<b>Ordinance or Law (Demolition, Increased Cost of Construction)</b>	\$1,000,000
<b>"Fungus", Wet Rot and Dry Rot Coverage Extension</b>	PD @ \$15,000 / BI @ 30 Days
<b>Hazardous Substance Limitation</b>	\$100,000
<b>Refrigerant Contamination Limitation</b>	\$100,000
<b>Water Damage Limitation</b>	\$500,000
<b>Deductibles Property Damage</b>	\$25,000
<b>Deductibles Business Income / Extra Expense / Utility Interruption - Time Element</b>	24 Hours



**MRMG**  
**Proposal of Commercial Property Insurance**  
**Property Terrorism Insurance**

3995-9999

Oakmont Village Association (West Recreational Complex)

**Carrier:** Underwriters at Lloyds, London (Hiscox Inc) AM Best Rating: A XV

**Coverage:** Terrorism and Sabotage Insurance Wrap (TRIA)

**Limits & Deductible**

- \$100,000,000 Limit Each Occurrence and in the Aggregate
- \$50,000 deductible per occurrence; unless endorsed otherwise
- Coverage Direct physical loss or damage caused by an Act of Terrorism during the policy period for Terrorism and Sabotage Only to the buildings and contents set forth in the Statement of Values, including business income coverage and additional coverage's, if applicable, included within the Policy in the same manner as set forth in the Master Property Policy.
- ACV applies to roofs built 2000 and before, excluding properties in the State of California, unless endorsed otherwise.

**Key Definitions**

<b>An Act of Terrorism</b>	means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.
<b>An Act of Sabotage</b>	means a subversive act or series of such acts committed for political, religious, or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes. This insurance does not cover any loss or increased cost as a result of threat or hoax.
<b>Occurrence</b>	means any one loss and/or series of losses arising out of and directly occasioned by one act or series of acts of terrorism or sabotage for the same purpose or cause. The duration and extent of any one 'occurrence' shall be limited to all losses sustained by the Insured at the property insured herein during any period of 72 consecutive hours arising out of the same purpose or cause. However no such period of 72 consecutive hours may extend beyond the expiration of this policy unless the Insured shall first sustain direct physical damage by an act of terrorism or an act of sabotage prior to expiration and within said period of 72 consecutive hours nor shall any period of 72 consecutive hours commence prior to the attachment of this policy.

**Key Exclusions**

War, Nuclear Chemical, Biological; Cyber Terrorism; Seizer or illegal occupation; order of public or government authority; pollutants or contaminants; V&MM; EDP; Loss of use, delay or loss of markets; burglary, house-breaking, theft or larceny; Threat or Hoax

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Endorsement Schedule**

Quote #3995-9999

**Endorsements**

In addition to the master policy forms and endorsements, the following additional special forms and endorsements apply to Master Policy:

<b>Endorsement/Form Name</b>	<b>Endorsement/Form Number</b>
Automatic Building Valuation Adjustment	AutoIncrBV-001
Broker Fees; Refunds and Home State Disclosures (AR)	Disclosure 001-Property
Building Ordinance Limitation (Per Building)	BOL2
Earth Movement Exclusion	MRMG-EMExcl-001 (Rev. Dec 2013)
Flood Exclusion	MRMG-FloodExcl-001 (Rev Jan 2013)
Modified Replacement Cost Limitation 100%	MRMG-MR100%C/Lex(PR8471)-01 ( Rev Jan 2013)
SL (California Surplus Lines Disclosure) AR	D-1 CA Prop
Vacant & Unoccupied Building Coverage Limitation & Deductible	MRMGVacUnocc-2013-001
Water And Sewer & Drain Back Up Damage Deductible	MRMG-Water-Sewr & Drain Ded-01 (Rev. Oct 2013)
Wildfire Property Deductible	WFDed002 (Sept-2019)

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Automatic Building Valuation Adjustment**

6470 Meadowridge Drive

Policy Number: 3995-9999

In consideration of a premium charged, it is agreed that the following applies only with respect to a location where the first Named Insured has issued evidence of property coverage to the insured and such evidence of property coverage states that this endorsement applies:

This endorsement modifies the insurance provided under the following:

This policy provides coverage on a replacement cost basis, periodically it is necessary to adjust the Building limit(s) of insurance to recognize changes in construction costs. If you do not request such coverage changes yourself, you agree that we may adjust the Building limit(s) of insurance at the beginning of each renewal policy period.

The changes will be based on reports of recognized appraisal agencies showing construction cost changes. Your payment of the renewal premium will constitute acceptance of any change we make in the Building limit(s) of insurance as shown in the renewal certificate. If you think the adjusted limit(s) of insurance is excessive or inadequate, notify your Agent.

**Specifications**

Exceptions:

None

**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Broker Fees; Refunds and Home State Disclosures (AR)**

6470 Meadowridge Drive

Policy Number: 3995-9999

**Broker Fees:** We may be charging you a broker fee for providing the basic services set forth herein. The amount of the mutually agreed upon broker fee, if any, is the amount included in our proposal and on our invoice. The broker services we perform include, but are not limited to, searching our relevant market(s) for appropriate combination(s) of price, coverage and security for a particular risk. We may also be entitled to receive compensation, directly or indirectly, from the insurer that accepted and bound your business, even when you have been charged a broker fee. These fees are fully earned

**Refunds:** This notice is being provided to make you aware that you may incur a penalty if you cancel your policy prior to the expiration date. If you cancel the policy prior to the expiration date, the penalty is 10% of any remaining unearned premium, subject to any minimum earned premium endorsement that may be attached to your policy or the policy for which you are applying, subject to minimum earned premiums previously disclosed.

The above disclosures are made when intermediary broker transacts insurance with, but not on behalf of, an admitted insurer. In the interest of transparency, we include this disclosure on transactions with both admitted and non-admitted carriers where broker fees are involved.

**Home State:** Affiliated Groups. -If more than 1 insured from an affiliated group are named insureds on a single non-admitted insurance contract, the term "home State" means the home State of the member of the affiliated group that has the largest percentage of premium attributed to it under such insurance contract.

15 U.S.C. § 8206(6).

**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF INSURANCE ISSUED TO:**

**Building Ordinance Limitation (Per Building)**

6470 Meadowridge Drive

Policy Number: 3995-9999

If a Covered Cause of Loss occurs to property at the insured's premises, caused by or resulting from the enforcement of any ordinance or law that:

- 1. Regulates the construction, repair, or replacement of any property;
- 2. Requires the tearing down or replacement of any parts of property not damaged by a Covered Cause of Loss and
- 3. Is in force at the time of loss,

It is hereby agreed that all coverage for Building Ordinance Coverage B - Demolition of UNDAMAGED PROPERTY and/or Coverage C - Increased Cost of Construction and/or Coverage D - INCREASED PERIOD OF RESTORATION is subject to a Maximum single, combined sub-limit per Building not to exceed a Maximum amount payable in any one occurrence per location for the property to which this endorsement applies. See Limits below.

- 1. Under Building Ordinance Coverage A: For the loss in value of the undamaged portion of the building as a consequence of enforcement of an ordinance or law that requires demolition of undamaged parts of the same building; included up to Real Property Insurable Value (Building/Parking Values)
- 2. Under Building Ordinance Coverage B: For the cost to demolish and clear the site of undamaged parts of the same building, as a consequence of enforcement of an ordinance or law that requires demolition of such undamaged property;
- 3. Under Building Ordinance Coverage C: For the increased cost of repair or replacement of the damaged building and undamaged part of the same building, limited to the cost that would have been incurred in order to comply with the minimum requirements of such law or ordinance regulating the repair or replacement of the damaged building. However, this Company shall not be liable for any such increased cost of construction unless the damaged building is actually rebuilt or replaced;
- 4. Under Building Ordinance Coverage D: For the additional loss in Time Element (if covered) that the insured sustains during the increased period of suspension of operations caused by or resulting from a consequence of enforcement or ordinance or law. *Under this-Additional Coverage Extension, the Company will not pay for the:*

- 1. Any loss due to any ordinance or law that
  - a. The Insured was required to comply with before the loss, even if the property was undamaged; and
  - b. The Insured failed to comply with.
- 2. Costs associated with the enforcement of any ordinance or law
  - a. which requires any Insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants."
  - b. which requires any Insured or others to retrofit for soft story and non-ductile concrete buildings in California municipalities.

**Specifications**

<b>Maximum Combined Sublimit for Cov Parts B; C &amp; D Per Any One Building Total Insurable Value:</b>	\$350,000
<b>Maximum Combined Sublimit for Cov Parts B; C &amp; D Aggregate Per Occurrence Per Location:</b>	10%
<b>Exceptions:</b>	None

**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Earth Movement Exclusion**

6470 Meadowridge Drive

Policy Number: 3995-9999

In consideration of a premium charged, it is agreed that the following applies only with respect to a location where the first Named Insured has issued evidence of property coverage to the insured and such evidence of property coverage states that this endorsement applies:

Loss or damage is excluded regardless of any cause or event whether or not insured under this policy that contributes concurrently or in any sequence to the loss or damage: This policy does not insure against loss or damage caused directly or indirectly by to resulting from any of the following;

**Earth Movement means any natural or manmade:**

1. Earthquake, including any earth sinking, rising or shifting related to such event;
2. Landslide, including any earth sinking, rising or shifting related to such event;
3. Mine subsidence, meaning subsidence of a man-made mine, whether or not mining activity has ceased;
4. Earth sinking rising or shifting including soil conditions which cause settling, cracking or other disarrangement of foundations or other parts of realty. Soil conditions include contraction, expansion, freezing, thawing, erosion, improperly compacted soil and the action of water under the ground surface
5. Shocks, tremors, mudslide, mud flow, rock falls, volcanic eruption, sinkhole collapse, tsunami, subsidence or any other Earth Movement.

This exclusion does not apply to (EQSL) Earthquake Sprinkler Leakage for Properties located in the State of California.

**Specifications**

Exceptions	None
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**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF INSURANCE ISSUED TO:**

**Flood Exclusion**

6470 Meadowridge Drive

Policy Number: 3995-9999

In consideration of a premium charged, it is agreed that the following applies only with respect to a location where the first Named Insured has issued evidence of property coverage to the insured and such evidence of property coverage states that this endorsement applies:

This policy does not insure against loss or damage caused directly or indirectly by to resulting from any of the following;

**Flood means:** whether natural or man-made, flood waters, surface water, waves, tide or tidal water, overflow or rupture of a dam, levy, dike, or other surface containment structure, storm surge, the rising, overflowing or breaking of boundaries of natural or man-made bodies of water, or the spray from any of the foregoing, all whether driven by wind or not.

Loss or damage is excluded regardless of any cause or event whether or not insured under this policy that contributes concurrently or in any sequence to the loss or damage.

**Specifications**

Exceptions	None
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**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Modified Replacement Cost Limitation 100%**

6470 Meadowridge Drive

Policy Number: 3995-9999

In consideration of the premium charged this policy has been issued subject to the following condition:

**MAXIMUM AMOUNT PAYABLE:**

In the event of covered loss hereunder, liability of the Company shall be limited to the least of the following:

1. The actual adjusted amount of loss, less applicable deductible,
2. As respects each Location insured by this Policy, one-hundred (100%) percent, of the total combined stated values for all categories of Insured Property (e.g. building, contents) and other covered exposures (e.g., time element, extra expense, rental loss) shown for that Location on the latest Statement of Values or other documentation on file with the Company, or
3. The limit of liability or applicable sub limit of liability shown in this Policy or endorsed onto this Policy.

**ALL OTHER TERMS REMAIN UNCHANGED**



**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**SL (California Surplus Lines Disclosure) AR**

6470 Meadowridge Drive

Policy Number: 3995-9999

NOTICE:

1. THE INSURANCE POLICY THAT YOU ARE APPLYING TO PURCHASE IS BEING ISSUED BY AN INSURER THAT IS NOT LICENSED BY THE STATE OF CALIFORNIA. THESE COMPANIES ARE CALLED "NONADMITTED" OR "SURPLUS LINE" INSURERS.
2. THE INSURER IS NOT SUBJECT TO THE FINANCIAL SOLVENCY REGULATION AND ENFORCEMENT THAT APPLY TO CALIFORNIA LICENSED INSURERS.
3. THE INSURER DOES NOT PARTICIPATE IN ANY OF THE INSURANCE GUARANTEE FUNDS CREATED BY CALIFORNIA LAW. THEREFORE, THESE FUNDS WILL NOT PAY YOUR CLAIMS OR PROTECT YOUR ASSETS IF THE INSURER BECOMES INSOLVENT AND IS UNABLE TO MAKE PAYMENTS AS PROMISED.
4. THE INSURER SHOULD BE LICENSED EITHER AS A FOREIGN INSURER IN ANOTHER STATE IN THE UNITED STATES OR AS A NON-UNITED STATES (ALIEN) INSURER. YOU SHOULD ASK QUESTIONS OF YOUR INSURANCE AGENT, BROKER, OR "SURPLUS LINE" BROKER OR CONTACT THE CALIFORNIA DEPARTMENT OF INSURANCE AT THE FOLLOWING TOLL-FREE TELEPHONE NUMBER: 1-800-927-4357 OR INTERNET WEB SITE [WWW.INSURANCE.CA.GOV](http://WWW.INSURANCE.CA.GOV). ASK WHETHER OR NOT THE INSURER IS LICENSED AS A FOREIGN OR NON-UNITED STATES (ALIEN) INSURER AND FOR ADDITIONAL INFORMATION ABOUT THE INSURER. YOU MAY ALSO CONTACT THE NAIC'S INTERNET WEB SITE AT [WWW.NAIC.ORG](http://WWW.NAIC.ORG).
5. FOREIGN INSURERS SHOULD BE LICENSED BY A STATE IN THE UNITED STATES AND YOU MAY CONTACT THAT STATE'S DEPARTMENT OF INSURANCE TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.
6. FOR NON-UNITED STATES (ALIEN) INSURERS, THE INSURER SHOULD BE LICENSED BY A COUNTRY OUTSIDE OF THE UNITED STATES AND SHOULD BE ON THE NAIC'S INTERNATIONAL INSURERS DEPARTMENT (IID) LISTING OF APPROVED NONADMITTED NON-UNITED STATES INSURERS. ASK YOUR AGENT, BROKER, OR "SURPLUS LINE" BROKER TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.
7. CALIFORNIA MAINTAINS A LIST OF APPROVED SURPLUS LINE INSURERS. ASK YOUR AGENT OR BROKER IF THE INSURER IS ON THAT LIST, OR VIEW THAT LIST AT THE INTERNET WEB SITE OF THE CALIFORNIA DEPARTMENT OF INSURANCE: [WWW.INSURANCE.CA.GOV](http://WWW.INSURANCE.CA.GOV).
8. IF YOU, AS THE APPLICANT, REQUIRED THAT THE INSURANCE POLICY YOU HAVE PURCHASED BE BOUND IMMEDIATELY, EITHER BECAUSE EXISTING COVERAGE WAS GOING TO LAPSE WITHIN TWO BUSINESS DAYS OR BECAUSE YOU WERE REQUIRED TO HAVE COVERAGE WITHIN TWO BUSINESS DAYS, AND YOU DID NOT RECEIVE THIS DISCLOSURE FORM AND A REQUEST FOR YOUR SIGNATURE UNTIL AFTER COVERAGE BECAME EFFECTIVE, YOU HAVE THE RIGHT TO CANCEL THIS POLICY WITHIN FIVE DAYS OF RECEIVING THIS DISCLOSURE. IF YOU CANCEL COVERAGE, THE PREMIUM WILL BE PRORATED AND ANY BROKER'S FEE CHARGED FOR THIS INSURANCE WILL BE RETURNED TO YOU.

D-1 (Effective January 1, 2017)

**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF INSURANCE ISSUED TO:**

**Vacant & Unoccupied Building Coverage Limitation & Deductible**

6470 Meadowridge Drive

Policy Number: 3995-9999

In consideration of a premium charged, it is agreed that the following applies only with respect to a location where the first Named Insured has issued evidence of property coverage to the insured, and such evidence of property coverage states that this endorsement applies:

The insured has permission to cease business operations or to have any insured building remain vacant or unoccupied, provided that fire protection, security, and alarm services are maintained and written notice is given to the Company prior to the Sixtieth (60th) consecutive day of cessation of business operations, vacancy or lack of occupancy. However, If the building where the loss occurs has been vacant for more than 60 consecutive days before the loss or damage occurs, the Company will not pay for loss or damage caused by any of the following:

- a. Water damage from any cause;
- b. Vandalism;
- c. Building Glass Breakage;
- d. Theft; or
- e. Attempted Theft.

Vacant is defined as less than 25% of a building's total rentable or usable square footage is rented to a lessee or sub-lessee and used by the lessee or sub-lessee to conduct its customary operations, but this provision shall not apply to any time period when customary business operations are suspended due to circumstances that are usual to such business operations.

**Specifications**

<b>Deductible</b>	\$25,000
<b>Exceptions:</b>	NA

**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Water And Sewer & Drain Back Up Damage Deductible**

6470 Meadowridge Drive

Policy Number: 3995-9999

In consideration of a premium charged, it is agreed that the following applies only with respect to a location where the first Named Insured has issued evidence of property coverage to the insured and such evidence of property coverage states that this endorsement applies:

It is agreed that a Special Deductible as referenced below applies per location per occurrence to loss caused by or resulting from Water Damage and/or Backup of Sewer and Drains at the property referenced in the attached Evidence of Property Insurance.

The above deductible does not apply to loss caused by leakage or discharge of fire protection systems.

The standard property deductible specified in the Evidence of Property Insurance or certificate of insurance applies to loss caused by leakage or discharge of fire protection systems.

**Specifications**

<b>Water; Sewer &amp; Drain Backup Damage Deductible:</b>	\$100,000
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**ALL OTHER TERMS REMAIN UNCHANGED**

**TO BE ATTACHED TO AND FORM PART OF THE EVIDENCE OR CERTIFICATE OF  
INSURANCE ISSUED TO:**

**Wildfire Property Deductible**

6470 Meadowridge Drive

Policy Number: 3995-9999

In consideration of a premium charged, it is agreed that the following applies only with respect to a location where the first Named Insured has issued evidence of insurance coverage to the insured and such evidence of Insurance coverage states that this endorsement applies:

It is agreed that a Special Deductible as referenced below applies per claim to loss caused by or resulting from a "Wildfire" at the property referenced in the attached certificate of liability Insurance.

For the purposes of this endorsement, the following definitions are added to the DEFINITIONS section:

"Wildfire" means:

Any wild fire, wildland fire, forest fire, brush fire, vegetation fire, grass fire, peat fire, bushfire, hill fire desert fire, veldfire, escaped prescribed fires, escaped wildland fire or any other uncontrolled or unplanned fire, which may (but not required to) also consume houses, buildings or other structures and agricultural resources.

A spread of fire, whether controlled or uncontrolled, in an area of combustible vegetation (such as trees, grass, brush, or bush) causing damage to property, wherever located and of any type and kind, regardless of the original source of ignition of the fire.

As regards Wildfire, Occurrence shall be limited to all individual losses sustained by the Insured arising out of and directly occasioned by Wildfire which occur during any period of 240 consecutive hours within a 150 mile radius of any one fixed point selected by the Company, such fixed point must be the location of an individual Wildfire loss covered hereunder.

The Insured may choose the date and time when any such period of consecutive hours commences and if any event is of greater duration than the above period, the Insured may divide that event into two or more Occurrences provided no two periods overlap and provided no period commences earlier than the date and time of the happening of the first recorded individual loss to the Insured in that event during the Period of Insurance.

"Wildfire" includes all risk associated with or resulting from such fire(s), such as smoke, heat, soot or fumes.

MRMG etal Annual Aggregate Deductible applies excess of the Wildfire Property Deductible

It is understood that to the extent any coverage may otherwise be provided under this policy or any of its endorsements, the provisions of this endorsement will supersede.

**Specifications**

<b>Wildfire Deductible</b>	5% of the Total Insured Value
<b>Subject to Minimum Deductible</b>	\$250,000
<b>Exceptions</b>	None

**ALL OTHER TERMS REMAIN UNCHANGED**

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Risk Schedule**

Quote #3995-9999

**Risk Schedule**

**Building Name** Outdoor Property (incl. but not limited to Fences, Light Poles & Fixtures, Pools, Signs, Retaining Walls, Trees, Shrubs, Plants, Lawns (Landscaping subject to further sublimits within Max \$100K per Loc/Per Occ)

<b>Occupancy</b>	Common Area Improvement	<b>Buildings</b>	0	<b>Year Built</b>	1977	<b>BV</b>	\$0	<b>Res SF</b>	0
<b>ISO Class</b>	Not Applicable	<b>Units</b>	0	<b>Eff. Year Built</b>	1977	<b>RV</b>	\$0	<b>Non-Res SF</b>	0
<b>Parking Type</b>		<b>Stories</b>	0	<b>Electrical</b>		<b>CV</b>	\$0	<b>Total SF</b>	0
<b>Sprinklers</b>		<b>Basements</b>	0	<b>HVAC</b>		<b>OV</b>	\$0	<b>Res PSF</b>	0
<b>Spr. %</b>		<b>Parking Floors</b>	0	<b>Plumbing</b>		<b>PV</b>	\$0	<b>Non-Res PSF</b>	0
		<b>Pools</b>	0	<b>Roof</b>		<b>WV</b>	\$0	<b>Total PSF</b>	0
		<b>Spas</b>	0	<b>Remodel</b>		<b>OPV</b>	\$100,000	<b>Vacant SF</b>	0
				<b>Retrofit</b>		<b>TIV</b>	\$100,000		

**Building Name** West Rec - 6370-6470 Meadowridge Dr. (Parcels 016-031-027; 031; 032; 034 & 041) - Bocce Storage Shed

<b>Occupancy</b>	Common Area Improvement, Common Building, Condo, and Hoa	<b>Buildings</b>	1	<b>Year Built</b>	1977	<b>BV</b>	\$14,500	<b>Res SF</b>	0
<b>ISO Class</b>	Frame	<b>Units</b>	0	<b>Eff. Year Built</b>	1977	<b>RV</b>	\$0	<b>Non-Res SF</b>	400
<b>Parking Type</b>	Parking Lot	<b>Stories</b>	1	<b>Built</b>		<b>CV</b>	\$0	<b>Total SF</b>	400
<b>Sprinklers</b>		<b>Basements</b>	0	<b>Electrical</b>	1977	<b>OV</b>	\$0	<b>Res PSF</b>	0
<b>Spr. %</b>		<b>Parking Floors</b>	0	<b>HVAC</b>		<b>PV</b>	\$0	<b>Non-Res PSF</b>	0
		<b>Pools</b>	0	<b>Plumbing</b>		<b>WV</b>	\$0	<b>Total PSF</b>	0
		<b>Spas</b>	0	<b>Roof</b>	1977	<b>OPV</b>	\$0	<b>Vacant SF</b>	0
				<b>Remodel</b>		<b>TIV</b>	\$14,500		
				<b>Retrofit</b>					

**Building Name** West Rec - 6370-6470 Meadowridge Dr. (Parcels 016-031-027; 031; 032; 034 & 041) - Pool Cabana

<b>Occupancy</b>	Common Area Improvement, Common Building, Condo, and Hoa	<b>Buildings</b>	1	<b>Year Built</b>	1977	<b>BV</b>	\$295,000	<b>Res SF</b>	0
<b>ISO Class</b>	Frame	<b>Units</b>	0	<b>Eff. Year Built</b>	1977	<b>RV</b>	\$0	<b>Non-Res SF</b>	800
<b>Parking Type</b>	Parking Lot	<b>Stories</b>	1	<b>Built</b>		<b>CV</b>	\$0	<b>Total SF</b>	800
<b>Sprinklers</b>	Yes	<b>Basements</b>	0	<b>Electrical</b>	2006	<b>OV</b>	\$0	<b>Res PSF</b>	0
<b>Spr. %</b>	100%	<b>Parking Floors</b>	0	<b>HVAC</b>		<b>PV</b>	\$0	<b>Non-Res PSF</b>	0
		<b>Pools</b>	1	<b>Plumbing</b>	2006	<b>WV</b>	\$0	<b>Total PSF</b>	0
		<b>Spas</b>	1	<b>Roof</b>	2015	<b>OPV</b>	\$0	<b>Vacant SF</b>	0
				<b>Remodel</b>		<b>TIV</b>	\$295,000		
				<b>Retrofit</b>					

**Building Name** West Rec - 6370-6470 Meadowridge Dr. (Parcels 016-031-027; 031; 032; 034 & 041) - Restroom Building

<b>Occupancy</b>	Common Area Improvement, Common Building, Condo, and Hoa	<b>Buildings</b>	1	<b>Year Built</b>	2009	<b>BV</b>	\$91,500	<b>Res SF</b>	0
<b>ISO Class</b>	Frame	<b>Units</b>	0	<b>Eff. Year Built</b>	2009	<b>RV</b>	\$0	<b>Non-Res SF</b>	250
<b>Parking Type</b>	Parking Lot	<b>Stories</b>	1	<b>Built</b>		<b>CV</b>	\$0	<b>Total SF</b>	250
<b>Sprinklers</b>		<b>Basements</b>	0	<b>Electrical</b>	2009	<b>OV</b>	\$0	<b>Res PSF</b>	0
<b>Spr. %</b>		<b>Parking Floors</b>	0	<b>HVAC</b>		<b>PV</b>	\$0	<b>Non-Res PSF</b>	0
		<b>Pools</b>	0	<b>Plumbing</b>	2009	<b>WV</b>	\$0	<b>Total PSF</b>	0
		<b>Spas</b>	0	<b>Roof</b>	2009	<b>OPV</b>	\$0	<b>Vacant SF</b>	0
				<b>Remodel</b>		<b>TIV</b>	\$91,500		
				<b>Retrofit</b>					

**Building Name** West Rec - 6370-6470 Meadowridge Dr. (Parcels 016-031-027; 031; 032; 034 & 041) - West Recreation Building

<b>Occupancy</b>	Common Area Improvement, Common Building, Condo, and Hoa	<b>Buildings</b>	1	<b>Year Built</b>	1976	<b>BV</b>	\$3,100,000	<b>Res SF</b>	0
<b>ISO Class</b>	Frame	<b>Units</b>	0	<b>Eff. Year</b>	1976	<b>RV</b>	\$0	<b>Non-Res SF</b>	6,400
<b>Parking Type</b>	Parking Lot	<b>Stories</b>	1	<b>Built</b>		<b>CV</b>	\$110,000	<b>Total SF</b>	6,400
<b>Sprinklers</b>	Yes	<b>Basements</b>	0	<b>Electrical</b>	2015	<b>OV</b>	\$0	<b>Res PSF</b>	0
<b>Spr. %</b>	100%	<b>Parking Floors</b>	0	<b>HVAC</b>	2003	<b>PV</b>	\$0	<b>Non-Res PSF</b>	0
		<b>Pools</b>	0	<b>Plumbing</b>	2015	<b>WV</b>	\$0	<b>Total PSF</b>	0
		<b>Spas</b>	0	<b>Roof</b>	2018	<b>OPV</b>	\$0	<b>Vacant SF</b>	0
				<b>Remodel</b>		<b>TIV</b>	\$3,210,000		
				<b>Retrofit</b>					

**Definitions**

**BV** Building Declared Values **RV** Loss of Rents or Association Dues **CV** Contents of Insured Declared Values

**OV** Other Declared Values **PV** Parking Declared Values **WV** Association Walls-In Valuation **OPV** Outdoor Property Declared Values\*

**TIV** Total Insured Value

\* **Outdoor Property** is defined as including but not limited to Fences, Light Poles and fixtures, Pools, Signs, Retaining Walls, Trees, Shrubs, Plants, and Lawns. Landscaping is subject to further sub-limits within the Maximum amount payable of \$100,000 per Loc/Per Occ

**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Quote Acceptance**  
Quote #3995-9999

**Proposal Date:** December 29th, 2023

Oakmont Village Association (West Recreational Complex)

By signing below, you acknowledge compliance with the following conditions:

1. The insured understands that MRMG program administrators may receive an administration reimbursement, fees or profits for the servicing, administration, data management and sponsorship of either program. This does not include P3 insurance Services, Inc.
2. Fees are determined based upon various factors including the size and value of property, its nature, location, special requirements, etc. All fees are included in the program costs as quoted. It is agreed there are no additional fees which have not already been included in our proposal.
3. All insurance policies offered by MRMG are provided "as is." MRMG makes no representations as to the adequacy or completeness of the insurance being offered through the MRMG master insurance program for your individual needs.
4. You acknowledge that you have sole responsibility for the purchase of adequate insurance based on your own evaluation of your needs.
5. The insured understands that, to continue to qualify for this program, you must have a risk management agreement with MRMG. All insurance coverage provided under this program will cease immediately upon termination of the management contract.
6. I have received and reviewed the schedule of carriers and understand that some may be non-admitted in my respective state.

**Prepared For:**

Prepared for: **Oakmont Village Association-1**  
CO: *AJ Scott*  
Oakmont Village Association (West Recreational Complex)  
6470 Meadowridge Drive  
Santa Rosa, California

I wish to bind the following coverages (mark all boxes that apply)

Please note that 35% Minimum Earned Premium and 100% of Fees applies to all coverage marked. If no boxes are marked the policy will be bound as quoted. However if any Box is checked it is imperative that ALL applicable boxes are checked, especially under Optional Coverages. Failure to check a box on a quoted coverage; will result in no coverage being bound for that particular coverage.

<b>PACKAGE COVERAGES</b>	<b>OPTIONAL COVERAGES</b>
<input type="checkbox"/> All Risk <input type="checkbox"/> Boiler & Machinery <input type="checkbox"/> Terrorism (All Risk)	

DocuSigned by:  
 Signature: *Christel Antone* Date: 12/29/2023  
C5377889DA674EA...

*(Property Owner or Authorized Representative)*  
Please return a signed copy of this acceptance page to your broker

**Multi-Family Risk Management Group  
Proposal of Commercial Property Insurance  
Risk Management Agreement**

Quote #3995-9999

Agreement made this December 29th, 2023 by and between MRMG/NREPG, with offices at 107 W. Lufkin Ave., Ste 318; Lufkin TX 75904 (hereinafter referred to as MRMG/NREPG) and Oakmont Village Association (West Recreational Complex), (hereinafter called "Owner").

WHEREAS:

MRMG/NREPG can provide Risk Management and Insurance Services related to Commercial and Habitational Real Properties (the program).

1. Owner is the Owner, General or Limited Partner, Managing Agent or Owner's Agent of the premises as indicated in the schedule provided to MRMG/NREPG.
2. NOW, THEREFORE, in consideration of the mutual promises herein contained, Owner and MRMG/NREPG agree as follows:
  1. Owner hereby retains MRMG/NREPG to providenon-site management of the program described above.
  2. MRMG/NREPG hereby agrees to render and provide the services of a non-site managing agent including, but not limited to, making available to Owner as requested by Owner and agreed to by MRMG/NREPG, from time to time, its management expertise, its advice and expertise as to Risk Management, appraisals and related values, care and maintenance of properties, etc.; and any other such assistance and service that it may provide.
  3. As for its fee, MRMG/NREPG shall be compensated as follows: By payment of program fees, giving Owner access to the services described above. The fee amount shall be determined based upon various factors including the size and value of property, its nature, location, special requirements, etc. All fees are included in the program costs as may be proposed. It is hereby agreed there are no additional fees which have not already been included in our proposal.
  4. The term of this Agreement shall commence on the date of execution on and shall continue in full force and effect thereafter from year to year unless canceled by either party on thirty (30) days' notice.
  5. All insurance claims and losses that may arise under any insurance policy under the program shall be adjusted and settled exclusively by MRMG/NREPG or its designee and not by Owner.
  6. All General Liability Deductibles will be paid by the Insured upon receipt of the invoice, which is issued upon filing the claim or suit with carriers.
  7. Arbitration. This agreement is entered into in Lufkin, Angelina County, Texas. Texas law will apply to the construction and enforcement of this agreement. All disputes arising out of or relating to this agreement shall be finally settled by binding arbitration.

IN WITNESS WHEREOF, the parties have executed this Agreement as of the date and year first above written.

MRMG/NREPG Authorized Representative, **Ray Baldwin**

DocuSigned by:  
 Signature: Christel Antone Date: 12/29/2023  
 Property Owner or Authorized Representative



**Multi-Family Risk Management Group**  
**Proposal of Commercial Property Insurance**  
**Carrier Schedule**

Quote #3995-9999

**Carrier addresses available upon written request**

<b>Boiler &amp; Machinery</b>					<b>\$50,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Travelers Property Casualty Co of America	BM21-9908A835	A++ XV	AA	25674	\$50,000,000
<b>Terrorism - \$100MM (\$50,000 Deductible, Per Occurrence)</b>					<b>\$100,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Certain Underwriters at Lloyd's of London	UTS2520391.23	A XV	A+		\$100,000,000
<b>Primary - \$2.5MM Per Occ Aggregate</b>					<b>\$2,500,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Landmark American Insurance Company	LHD933077	A++XIV	AA+	33138	\$2,500,000
<b>Primary Property - \$10MM</b>					<b>\$10,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Certain Underwriters at Lloyd's of London	UP2306782	A XV	A+		\$1,000,000
Certain Underwriters at Lloyd's of London	UP2306782	A XV	A+		\$100,000
Landmark American Insurance Company	LHD933078	A++ XIV	AA+	33138	\$2,500,000
Steadfast Insurance Company	CPP-0967969-04	A+ XV	AA	26387	\$1,250,000
PartnerRe Ireland Insurance dac (EXP)	UP2300072	A+XV	A+		\$1,000,000
Allianz Global Corporate & Specialty SE	UP2300072	A+XV	AA		\$750,000
Certain Underwriters at Lloyd's of London	UP2300074	A XV	A+		\$950,000
Certain Underwriters at Lloyd's of London	UP2300041	A XV	A+		\$450,000
Starr Surplus Lines Insurance Company (Lead Carrier)	SLSTPTY11806123	A XV	A	13604	\$2,000,000
<b>\$15MM x \$10MM Excess Property</b>					<b>\$15,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Certain Underwriters at Lloyd's of London	UP2300058	A XV	A+		\$832,500
Allianz Global Corporate & Specialty SE	UP2300072	A+XV	AA		\$1,125,000
Certain Underwriters at Lloyd's of London	UP2300074	A XV	A+		\$1,425,000
Certain Underwriters at Lloyd's of London	UP2300041	A XV	A+		\$675,000
Houston Casualty Company	UP2300056	A++ XV	A++	42374	\$1,875,000
Endurance Worldwide Insurance Limited	UP2300057	A+XV	A+	41718	\$1,575,000
Hudson Excess Insurance Company	HCS103801	A XV	A	41718	\$750,000
Certain Underwriters at Lloyd's of London	UP2300057	A XV	A+		\$166,500
PartnerRe Ireland Insurance DAC	UP2300072	A+XV	A+		\$1,500,000
Certain Underwriters at Lloyd's of London	UP2300056	A XV	A+		\$206,250
Ironshore Specialty Insurance Company	1000395711-04	A XV	A	25445	\$1,500,000
Certain Underwriters at Lloyd's of London	UP2305239	A XV	A+		\$832,500
Canopus US Insurance, Inc	CUS3000090	A- XII	A-	12961	\$750,000
Certain Underwriters at Lloyd's of London	UP2306791	A XV	A+		\$287,250
United Specialty Insurance Company	VTX-CN-0003369-03	A X	A	12537	\$405,000
Certain Underwriters at Lloyd's of London	VRN-CN-0003369-03	A XV	A+		\$405,000
Certain Underwriters at Lloyd's of London	VNB-CN-0003369-03	A XV	A+		\$690,000

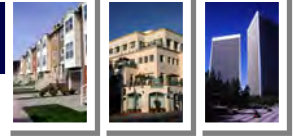
<b>\$25MM x \$25MM Excess Property</b>					<b>\$25,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Certain Underwriters at Lloyd's of London	UP2300041	A XV	A+		\$1,125,000
Certain Underwriters at Lloyd's of London	UP2300059	A XV	A+		\$2,220,000
Certain Underwriters at Lloyd's of London	UP2305238	A XV	A+		\$3,052,500
Certain Underwriters at Lloyd's of London	UP2306790	A XV	A+		\$557,083
Certain Underwriters at Lloyd's of London	UP2300066	A XV	A+		\$1,110,000
Certain Underwriters at Lloyd's of London	UP2306785	A XV	A+		\$1,387,500
State National Insurance Company, Inc.	UP2305279	A X	A	12831	\$1,250,000
Certain Underwriters at Lloyd's of London	UP2300058	A XV	A+		\$693,750
Starstone Specialty Insurance Company	S75800230CSP	A-XII	A-	44776	\$5,250,000
Allied World Assurance Company	0312-8765-1A	A XV	A	19489	\$1,812,500
Starr Surplus Lines Insurance Company	SLSTPTY11806123	A XV	A	13604	\$1,000,000
Canopius US Insurance, Inc	CUS30000091	A-XII	A-	12961	\$3,125,000
Western World Insurance Company	SSC0001374	A XV	A+	13196	\$416,667
Palomar Excess and Surplus Ins Company	PSC00212-02	A- IX	A-	16754	\$416,667
Endurance American Specialty Ins. Co.	ESP30000332106	A+XV	A+	41718	\$833,333
Fortegra Specialty Insurance Company	UP2306788	A- IX	A-	16823	\$750,000
<b>\$50MM x \$50MM Excess Property</b>					<b>\$50,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Certain Underwriters at Lloyd's of London	UP2300041	A XV	A+		\$2,250,000
Certain Underwriters at Lloyd's of London	UP2300063	A XV	A+		\$2,775,000
Certain Underwriters at Lloyd's of London	UP2305238	A XV	A+		\$1,666,667
Certain Underwriters at Lloyd's of London	UP2305238	A XV	A+		\$416,250
Certain Underwriters at Lloyd's of London	UP2305239	A XV	A+		\$1,665,000
Aspen Specialty Insurance Company	PX005TC23	A XV	A-	10717	\$500,000
Starstone Specialty Insurance Company	E85033232CSP	A-XII	A-	44776	\$4,500,000
Palomar Excess and Surplus Ins Company	PSC00212-02	A- IX	A-	16754	\$833,333
Certain Underwriters at Lloyd's of London	UP2306820	A XV	A+		\$2,254,250
Fidelis Underwriting Limited	UP2300075	A XIV	A-		\$5,000,000
Certain Underwriters at Lloyd's of London	UP2305245	A XV	A+		\$555,000
Certain Underwriters at Lloyd's of London	UP2306782	A XV	A+		\$6,327,000
Canopius US Insurance, Inc	CUS30000092	A-XII	A-	12961	\$1,125,000
AXIS Surplus Insurance Company	EAF667105-23	A XV	A+	26620	\$2,500,000
International General Insurance Company Ltd	UP2306808	A IX	A-		\$750,000
Houston Casualty Company	UP2300071	A++ XV	AA+	42374	\$3,750,000
Certain Underwriters at Lloyd's of London	UP2300071	A XV	A+		\$2,632,500
American International Group UK Limited	UP2305245	A XV	A+		\$5,000,000
Westfield Specialty Insurance Company	XAX-327925M-00	A XV	AAA	16992	\$1,500,000
Western World Insurance Company	SSC0001374	A XV	A+	13196	\$833,333
Endurance American Specialty Ins. Co.	ESP30000332106	A+XV	A+	41718	\$1,666,667
Fortegra Specialty Insurance Company	UP2306788	A- IX	A-	16823	\$1,500,000

<b>\$100MM X \$100MM Excess Property</b>					<b>\$100,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Swiss Re Corporate Solutions Capacity Ins Corp	ESP 2005115 02	A+ XV	AA-	34916	\$3,000,000
Aspen Specialty Insurance Company	PX00W6423	A XV	A-	10717	\$4,500,000
Westfield Specialty Insurance Company	XPR-327924C-00	A XV	AAA	16992	\$2,500,000
Certain Underwriters at Lloyd's of London	TBA				\$5,000,000
PartnerRe Ireland Insurance dac	UP2300072	A+ XV	A+		\$8,500,000
Certain Underwriters at Lloyd's of London	UP2300072	A XV	A+		\$935,000
Fidelis Underwriting Limited	UP2300075	A XIV	A-		\$20,500,000
Starstone Specialty Insurance Company	E85036232CSP	A-XII	A-	44776	\$17,500,000
United Specialty Insurance Company	UP2305280	A X	A	12537	\$16,000,000
Certain Underwriters at Lloyd's of London	UP2305234	A XV	A		\$10,545,000
Fortegra Specialty Insurance Company	UP2306788	A- IX	A-	16823	\$1,020,000
Arch Specialty Insurance Company	ESP7304442-05	A + XV	A+	21199	\$10,000,000
<b>\$100MM X \$200MM Excess Property</b>					<b>\$100,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
PartnerRe Ireland Insurance dac	UP2300072	A+ XV	A+		\$4,250,000
Certain Underwriters at Lloyd's of London	TBA				\$15,000,000
Endurance Specialty Insurance Ltd.	UP2306843	A+XV	A+	41718	\$7,500,000
Certain Underwriters at Lloyd's of London	UP2300072	A XV	A+		\$467,500
American International Group UK Limited	UP2306823	A XV	A+		\$2,782,500
Mt. Hawley Insurance Company	MCP0175805	A+ XIII	A	37974	\$10,000,000
Landmark American Insurance Company	LHD933079	A++XIV	AA+	33138	\$10,000,000
Starr Surplus Lines Insurance Company (quota share)	SLSTPTY11806123	A XV	A	13604	\$25,000,000
Fidelis Underwriting Limited (quota share)	UP2300075	A XIV	A-		\$25,000,000
<b>\$200MM X \$300MM Excess Property - Dedicated Limit as Required By Lender Agreements included in this Layer</b>					<b>\$200,000,000</b>
<b>Name</b>	<b>Policy Number</b>	<b>AM Best</b>	<b>S&amp;P</b>	<b>NAIC</b>	<b>Limit</b>
Great American Fidelity Insurance Company	CPP 2551400 05	A+ XV	A+	22136	\$70,000,000
Mitsui Sumitomo Insurance Company of America	EXP7000288	A+ XV	A+	20362	\$80,000,000
Homeland Ins. Company of New York	795022425	A+ XV	A+	34452	\$30,000,000
Landmark American Insurance Company	LHD933079	A++XIV	AA+	33138	\$20,000,000

# CLINE AGENCY INSURANCE BROKERS

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## COMPENSATION DISCLOSURE STATEMENT

You are a highly valued customer, and our firm takes pride in the services we provide to you. As an independent insurance broker, our firm is not beholden to any one insurance company. As a result, we are better equipped than insurance agents who represent only one company, to assist you in identifying and securing the combination of coverage, price, and service that meets your particular needs.

Our firm is compensated on a commission basis by the insurance company that writes your insurance. This commission percentage is not set by us, but by the insurance company, and is included as a part of the insurance premium you pay.

In some cases, our firm's compensation might also include incentives in addition to standard commissions, but such incentives are normally calculated on the basis of overall business submitted to insurers over multiple years. It is usually impossible to know at the time we place any individual policy whether that policy will contribute to, or detract from our potential eligibility for future additional compensation from the insurer. Any such compensation is factored into the overhead of the insurer and does not otherwise have any impact on the price you pay for insurance.

When necessary, our insurance proposals may include an additional administrative policy fee to offset the costs of marketing and obtaining coverage for certain accounts. We will always disclose all our fees to you in writing and we are more than happy to explain them to you at your request.

Our goal is to attempt to obtain one or more quotes for insurance coverage suitable for the needs and preferences you have communicated to us. We will then provide you with the obtained quotes we believe best suit your needs. Please remember, however, that *you* are ultimately responsible for determining which insurance company you want to underwrite your policy, what coverages you need for your protection, and the amount of insurance you need.

Certificates of Insurance can be obtained by using the online delivery service from [www.eoidirect.com](http://www.eoidirect.com). EOI Direct provides state-of-the-art, round-the-clock, online access to insurance information for lenders, mortgage brokers, closing agents, homeowners, and realtors in need of Master Policy data for community associations. To request a certificate of insurance, or to view the policy coverage listed on a particular certificate, please visit [www.eoidirect.com](http://www.eoidirect.com).

**IMPORTANT: WE ARE NOT CONTRACTORS / CONSTRUCTION EXPERTS.** If we have quoted coverage for your property, please keep in mind that the values we have proposed represent an *estimated* replacement cost, based on general information about your project. Building values are developed from models that use cost of construction materials and labor rates for similar buildings in your area. Other property values are estimated and should be carefully reviewed by you for adequacy. The actual cost to replace *your* building(s) and appurtenant property after a loss may be significantly different. Moreover, our appraisal software or other estimates typically do *not* contemplate the **demand surge\*** (sudden inflation) likely to accompany a catastrophic or widespread event, so we urge you to consider this possibility as you review your insurance limits. Our agency does *not* guarantee that our estimated figures will be sufficient to replace / rebuild your property after a loss. *You* are responsible for selecting appropriate coverage limits, and we encourage you to consult a professional appraiser or licensed contractor for a more authoritative estimate. Higher coverage amounts are available for an additional premium, and we are always happy to adjust our quoted values at your direction, subject to carrier approval.

**\*Demand Surge:** After a widespread disaster, the cost of construction can increase dramatically as a result of the unusually high demand for contractors, building supplies and construction labor. This effect is known as Demand Surge. Demand Surge can increase the cost of rebuilding your property. We encourage all our clients to consider maintaining higher limits to account for the impact of this phenomenon. If you would like to explore the cost of higher limits, please contact us.

We are grateful to have you as a customer, and we welcome any suggestions you have to assist us in serving you better. We appreciate your business.

**Resolution**  
**Oakmont Custom Emergency Plan and Community Education**

**Persons Submitting:** Jeff Neuman

**Date Submitted:** November 2, 2023

**Resolution Content:**

Whereas, Oakmont does not have a plan for a variety of emergencies, including those where evacuation is not the appropriate response. Fire is usually top-of-mind, where the likely response is a city-directed evacuation, but in other emergencies we might need to gather in safe locations in Oakmont, or shelter in place at home for an extended period, and

Whereas, it has long been recognized that Oakmont (+ Wild Oak) is a large community with only two primary points of egress onto one two-lane highway for emergency evacuation, and

Whereas, Oakmont contracted KLD Engineering to do a study which will support sensitivity analyses of factors which could improve or degrade our ability to evacuate during an emergency, and

Whereas, the KLD study is nearing completion. The logical next step is to prepare a custom emergency plan. The City of Santa Rosa and KLD strongly recommended that Oakmont commission a custom emergency plan and the city offered to cooperate in the preparation of a plan, and

Whereas, KLD and the custom emergency plan consultant will be able to provide each other mutually useful information, which will enhance the study and inform the plan. Neither project should be finalized until both experts have an opportunity to collaborate, and

Whereas, proposals have been solicited from three providers, each of whom has extensive working experience with Santa Rosa police, fire and emergency preparedness staff, and one favored proposal has been identified.

Be it resolved that:

The Board authorize the General Manager to contract with Two Lynchpin Road, Inc. to prepare a custom emergency plan. The TLP proposal includes the plan, and community engagement beyond delivery of the plan, to include Practice and Education, for \$15,000.

**Fiscal Impact:**

Up to \$15,000, expected dispersal in 2024.

**Background:**

The [Oakmont Emergency Preparedness Committee](#) operates under a [charter](#) last revised in 2014. With its Meet Your Neighbors sub-committee, OEPC engages with Oakmont by providing emergency preparedness information, and supports a network of neighborhood volunteers to gather and disseminate information during an emergency. This network participates in neighborhood meetings, weekly radio call-ins, and disaster-simulation drills.

An Ad-hoc committee was created in 2022 to research emergency planning and preparedness and make recommendations to the OVA BOD.

Christel Antone	OVA GM	Pat Barclay	OEPC Chair
Jeff Neuman	OVA Board member	Katy Carrel	MYN Coordinators
Iris Harrell	OVA Board member	Matt Zwerling	MYN Coordinators

This resolution is to commission a custom emergency plan for Oakmont. The recommended proposal is based on Two Lynchpin Road’s (TLP) superior description of support after plan completion.

Many organizations prepare emergency plans which are shelved and forgotten. It is our intention that this plan will be a living document, to be updated under direction by the General Manager, that reflects current conditions, supports ongoing community engagement and education, and benefits from lessons learned during actual incidents.

Company	<a href="#">Two Lynchpin Road</a>
Principal	Alicia Johnson MPA CEO
Critical experience	Dir Emerg Mgt UC Berkeley Emergency Ops Ctr Mgr & Incident Command teams, served during 2017 SoCo fires
Education	Univ Colo: Communications, Poli Sci & Public Admin
Time frame	Nov-Mar
Bid	Plan \$10,000 Plan+Practice \$12,000 Plan+Practice+Education \$15,000

**DRAFTv1 (date 1/4/24)**  
OVA HOA Open Board Meeting  
Open Forum Session  
Guidelines

We schedule time for member comments during our Open OVA HOA Board meetings. We want to hear from our community members to learn about your perspectives, thoughts, suggestions and concerns. The minimum, by law, is one open forum session during the meeting. Our first open forum is scheduled early on the agenda. Subsequently, the meeting chair invites community members to comment on specific agenda topics at the appropriate time during the meeting.

The meeting chair conducts the meeting and uses these guidelines to manage and keep order during the community member's participation. The guidelines are intended to support sharing comments in a respectful manner and within time allocations, so those that wish to speak have the opportunity to be heard. Often questions posed by speakers need follow up before being answered. Please understand that those questions will be addressed outside the meeting.

**Respectful Engagement:**

- Please be courteous and listen without interrupting speakers
- Keep remarks civil, and without expletives
- Refrain from personal verbal attacks

The Chair has the discretion to moderate and intervene if guidelines are not followed. Time limits of 2 to 3 minutes can be adjusted in support of everyone getting an opportunity to speak. Time allocation cannot be transferred between members.

**Participation protocol:**

- Patiently await your turn
- Speak at the microphone
- State your name and street name as your introduction
- Share your comments and perspective within the time limit
- Focus on the current relevant topics and/or meeting agenda topics as appropriate
- If your point or perspective has already been stated by other speakers – please share clarifying points and reduce redundancy

Disruptive behavior may result in member's forfeiting their turn to speak or being requested to leave the meeting or being escorted from the meeting.

Thank you for your cooperation.

## **AC Revised Sign Policy Resolution**

January 16, 2024

**Person Submitting:** Christel Antone, GM

**Date Submitted:** January 16, 2024

### **Resolution Content:**

**Whereas**, for processing new or revised rules, State law requires the Board to take the following steps to adopt/change the rules pursuant to Civil Code Section 4360.

Accordingly, we recommend that the Board insert in the rule adoption notice the date, time, and location of the meeting where the Board intends to adopt the rules, which shall include the following:

1. Send to the owners or post in the common area notice of the proposed rule adoption at least 28 days before a Board meeting where the Board will decide whether to adopt the rules. The notice must include a copy of the rules (to be included in the ON newsletter)
2. At the meeting, the Board must allow the owners to comment about the rules and the Board then decides whether to adopt the rules.
3. Within 15 days after adopting the rules, the Board must send to the owners or post in the common area notice of the rules. The notice should include a copy of the rules.

Be it resolved that:

**RESOLVED:** The Board approves the revised Sign Rules prepared by the general manager's office as presented, pursuant to CC 4515 and 4360, to be included in the Oakmont News for dissemination to the members of the Association as soon as practicable.

**Fiscal Impact:** None

**Documents Attached:** Current sign policy, revised sign policy, CC 4710, Political and Commercial sign information.



OAKMONT VILLAGE ASSOCIATION  
ARCHITECTURAL COMMITTEE

**SIGN POLICY**

**Real Estate Signs:**

- Owners or agents can place signs advertising properties for sale or rent in a visible location on the residential lot. Signs are to be removed by the next business day after the closing of escrow or rental/lease agreement is concluded.

**Non-Commercial Signs – including posters, flags, banners:**

- Allowed materials: paper, cardboard, cloth, plastic, or fabric.
- Prohibited materials: lights, roofing, siding, flora, etc.
- Size limits: Signs up to 9 sq. ft., flags, and banners up to 15 sq. ft.
- Allowed locations: Yard, window, door, balcony, or outside wall of a separate interest.

**Political Signs:**

- Allowed materials: paper, cardboard, cloth, plastic, or fabric.
- Prohibited materials: lights, roofing, siding, flora, etc.
- Size limits: Signs up to 9 sq. ft., flags, and banners up to 15 sq. ft.
- Allowed locations: Yard, window, door, balcony, or outside wall of a separate interest.
- Display period: 60 days before and 7 days after an election.

**Estate Sales/Household Sales Signs:**

- One sign up to 4 sq. ft. allowed on the property and nearest cross street. Signs must be removed nightly.

**Contractor and Commercial Signs:**

- Prohibited within the community.

**General Conditions:**

- Signs must be legible, in good condition, comply with state and local laws, and may not pose safety risks in traffic or common areas.
- Signs, banners, flags, or posters are not allowed in common areas unless pre-approved by the appropriate homeowners' association or the Oakmont Village Association.

**Security Installation Signs:**

- Size limits: 96 sq. inches
- Limit of two signs per property, positioned no more than 3 ft above grade, and a maximum of 5 ft out from the house foundation.

**Duration of Sign Display:**

- Temporary signs for events: Max 30 days per occurrence.
- Other signs not explicitly covered: Max 30 days within a consecutive six-month period.

Environmental Stewardship Committee  
MINUTES  
November 20, 2023  
10-11:30am on Zoom

1. Call to Order and Determination of a Quorum – quorum met. Attending: Lesli, Bruce, Ed, Carolyn, Karen, Pat, Wendy (Minute-taker), Joel, Marie Kay
2. Adopted modified Agenda: Added Board Support and Charter discussion.
3. Meeting Minutes: Approved for 10/16/23
4. Project proposal updates
  - a. Field visit to Sonoma Clean Power's Advanced Energy Center: Karen gave summary of Nov. 7<sup>th</sup> visit, incl. renewable energy appliance options and rebates.
  - b. "Waste Not, Want Not" Reducing food waste/methane article in ON. Lesli received timely and helpful input from Jackie; final version submitted for Nov. 11<sup>th</sup> printing; Jackie recommends: More local/Oakmont-centric; no long URL's printed due to negative resident feedback
  - c. Creek Inventory (Pat, Joel)
    - i. Joel- some creeks looking clogged with veg; concerned about creek overflowing; looking at where creek cross streets (16 in Oakmont; table and photos) 1 based on gut level assessment, could be flooding; Charlotte Creek on Fairfield Dr.; Annala Creek – somewhat concern; on watch list; Joel email to Christel to clarify who is responsible; Project window is from October 15 through February (when biologists determine bird nesting has ended). Outside of this timeframe no maintenance on creeks (per Sonoma Water, Regional Water Quality Control Board, and the California Department of Fish and Game.)
    - ii. Pat – using Sonoma Ecology Center's creek assessment to id creeks that don't have signage on street; wants to collaborate with neighbor re: firewise assessment project; develop relationship with SEC; pick a fire hazard & blackberry mitigation project; Wendy offered to get involved.
5. Review of Oakmont News article recommendations
  - a. Should be Oakmont-centric
  - b. Email to Jackie & Crissi in PDF or Word format
  - c. Native Plants article by Marie Kay
    - i. Not printed on 10/28 as anticipated; may ask for January.
  - d. Lesli's original plan to write a "how to plan a low waste holiday event" article for the ON. "One Man's Waste" by Rotarian, John Brodey did a 10/28<sup>th</sup> article referencing Zero Waste Sonoma and Recology. Given that

and the 11/10th ON articles, any thoughts on whether Lesli should continue or postpone this article due 11/27<sup>th</sup>? Wendy, Carolyn, Karen give thumbs up to write article; Carolyn offered to help.

6. Google Drive Structure and Organization -- Joel

- a. Recommendations incl. writing titles or links to books or videos, not the pdf's or video's themselves (for storage considerations)
- b. Need some re-organization to find files more easily.

7. Google Drive Communication – Bruce

- a. We have transitioned to a new shared Google Drive account called “Oakmont Environmental Stewardship Committee **Drive**”
  - i. Bruce transferred all documents/files to this new account
  - ii. Please check that you/members have access.
  - iii. Sharing Docs in Google Drive: The new account “Oakmontenvirostewardship” is the Owner of all the files. The 10 Committee members are all Editors. If you are not the original “owner” of the document, please use “Suggesting” mode.
  - iv. Bruce provided written sequence of instructions on how to copy a document to new Drive folder.
  - v. Option to use new email address “oakmontenvirostewardship” for whole Committee use.
  - vi. Plan to delete old files – at some point; will disable access to old files/folder to avoid confusion.
  - vii. How to access Project – Decision Form without over-riding to Word - Bruce offered to work on that instruction document using Apple systems.
  - viii. Ed-has Windows so offered to double-check instructions for functionality

8. Other Updates

- a. Oak Re-planting project (Carolyn)

Acorn planting – 11/21/23; will have photos taken by Julie Kiil for future ON article; best time for photos at 10am; Red Vino, landscape company will start at 8am.

9. New project proposals

- a. Home electrification

Karen wants to set a date for a Town Hall showcasing Sonoma Clean Power's Advanced Energy Center with George McKinney/Futures Club and SCP around April; perhaps include testimonial from Lesli/Bruce; Wendy, Ed joining Project Group; will discuss evaluation of TH later; Pat and Ed have some ideas on how to conduct. PD Form in Energy folder on Drive.

- b. Carolyn suggested an ON article of Carol Pence (or another Oakmonter) using SCP/AEP services.
  - c. Waste management on OVA properties. Lesli will work on details of proposal, including meeting with Christel/Maintenance re: how is waste handled on OVA properties.
10. Board and Charter discussion Email from Christel: She and Director Spillman are currently collaborating on several matters regarding committees.
- a. Which resources can the board offer to support the committee's objectives? How to lobby the board/OVA for more significant projects (i.e., leaf blowers) or those that cost \$?
  - b. What obstacles can the board eliminate to enhance the committee's success? How to involve retailers/vendors as appropriate?
  - c. Any adjustments needed for the Charter?
  - d. Lesli to meet Christel 11/27 to share comments from Committee.

Save the Date: Tektekh, Mishewal Tribe Indigenous speaker – Sunday Jan 21st  
10:30am Sunday Symposium

11. Next meeting: December 18th; Zoom; 7-8:30pm

**OAKMONT LONG RANGE PLANNING COMMITTEE**  
**Monday, November 6, 2023, Suite B**

**Present:** Josh Axelrod, Kate Bond, Leslie Brockman, David Dearden, Rex Fuller, Bruce Hartsough, Tom Kendrick, Liz Lefson, Mary Myers, Olga Ydrogo (OVA Board Liaison)

**Absent:** Monica Heath, Jess Marzak, Marlena Tremont

**Guests:** Christel Antone

The meeting was called to order by Vice Chair Liz Lefson at 1:03 p.m.

The agenda for the meeting was adopted. *(David/Tom/Unanimous)*

Minutes from October 2, 2023 were approved. *(Rex/Liz/Unanimous)*

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**CENTRAL RECREATIONAL COMPLEX SURVEY ANALYSIS:**

OVA Manager Christel Antone reported that she and OVA Board President Marianne Neufeld had collated results from the community survey on ideas generated in 2030 working groups.

There were 405 responses with mixed feedback. Christel will share the completed document with the OVA Board at their November 15 Executive meeting and with the community at the Board meeting later that day.

Christel supplied a statistical report to LRPC members present with the following information:

- How Ideas Were Generated in the 20 meetings held between June and August of 2022
- How Many Attended Meetings from the following:
  - 2030 Club Leaders Meetings
  - 2030 Town Hall Forums
  - Oakmont Today Meetings
  - Focus Groups
  - Oakmont Tomorrow Meetings
- Statistics on the open-ended nature of comments received

Christel emphasized only one survey per user ID was allowed, in order to avoid duplicates. Tom reminded us that every resident of Oakmont was included in this invitation for feedback and that the survey's purpose was to generate ideas so those ideas may be explored.

## **SELECTION OF NEW COMMITTEE CHAIRPERSON:**

With the resignation of former chair Jim Munger, effective with the October 2023 LRPC meeting, there was discussion as to appointing a new chair for the committee. Rex Fuller agreed to step into the position of Chair, with Liz Lefson remaining as Vice Chair. It was moved that Rex's appointment be offered to the Board for approval at their November 15, 2023 meeting. *(Liz/Tom/nine yea's with one abstention)*

## **REPORTS:**

### **~ Aging in Place Committee**

Kate reported that the Aging in Place Committee is now an official subcommittee of Oakmont Volunteer Helpers and that they had an initial meeting of "The Villages concept," in which 42 people attended. A follow-up meeting with those 42 residents and others in the Oakmont community will be held in January 2024.

Kate stated that "The Villages" also do educational presentations that we may participate in.

## **NEW BUSINESS:**

### **~ Future Focus of LRPC Committee**

Regarding acting on our charge to the Board, small committees will need to be established to do some of that work, with the emphasis on strategic planning long-term. Rex will send all members a structure package of our new direction.

There was an idea of publishing each week in the online Inside Oakmont with short summaries of the work of the Long Range Planning Committee. It was also suggested that the Communications Committee write about LRPC and its work in future issues of the *Oakmont News* on a regular basis.

### **~ Future LRPC Agenda Items**

David suggested exploration into the needs of residents with disabilities be explored further, in addition to the normal ADA requirements. For example: making every door into OVA rooms be able to be automatically controlled, and grading of land at entrances and exits for easier wheelchair use.

Bruce suggested a future item regarding the use of Artificial Intelligence (AI): that it be explored and that LRPC members become trained in using AI.

\*\*\*\*\*

The meeting was adjourned at 2:05 p.m. *(Liz/Tom/Unanimous)*  
Respectfully submitted by Leslie Brockman, Recording Secretary.

**Next meeting of LRPC will be on Monday, December 4, 2023  
at 1:00 p.m. in Suite B.**

**OAKMONT LONG RANGE PLANNING COMMITTEE**  
**Monday, December 4, 2023, Suite B**

**Present:** Josh Axelrod, Kate Bond, Leslie Brockman, David Dearden, Rex Fuller, Bruce Hartsough, Monica Heath, Tom Kendrick, Liz Lefson, Jess Marzak, Marlena Tremont

**Absent:** Mary Myers, Olga Ydrogo (OVA Board Liaison)

**Guests:** Christel Antone (OVA General Manager), Steve Spillman (OVA Board Alternate Liaison)

The meeting was called to order by Chair Rex Fuller at 1:02 p.m.

Determination of a Quorum: 11 out of 13 were present., so a quorum was established.

The agenda for the meeting was adopted. (Liz/Monica/Unanimous)

Minutes from November 6, 2023 were approved, with one abstention. (Marlena/Monica/10 out of 11 approved)

\*\*\*\*\*

**OLD BUSINESS:**

**~ General Manager – Christel Antone**

Christel stated there will be continuous community information in each issue of the *Oakmont News*, keeping residents up-to-date on Oakmont 2030 proposals and other pertinent OVA Board business.

The OVA Board of Directors vote in October was 4 to 3 against the LRPC resolution to hire a design team to explore possible improvements in the Central Complex area. The subject will be up for vote again at the 12/19/23 Board meeting. The Long Range Planning Committee supports the General Manager to research the hiring of an architect for this study.

**~ LRPC Charter**

Rex pointed out that the LRPC Charter revision was accomplished in May 2023 but was never officially approved by the Board of Directors. Revisions included membership size of the committee, rewording of the purview of the committee, and more. It was approved to amend the LRPC Charter and that Rex

will send the side-by-side comparison of 11-29-12 and 12-4-23 charters to the Board for their approval on 12-19-23.

*(Tom/Jess/Unanimous)*

**NEW BUSINESS:**

**~ Future Focus of LRPC Committee**

There was discussion as to how to create working groups within LRPC and also involve residents, as needs arise, especially regarding Oakmont 2030's short-term projects and expected work with ArchiLOGIX (pending Board of Director's approval in December). With the 2030 Working Group list of 250 people, we can recruit many of them. In addition, the LRPC wants to create projects for this committee to investigate and address in the future.

Other considerations are LRPC overlapping with other Board committees.

\*\*\*\*\*

The meeting was adjourned at 2:21 p.m. *(Liz/Tom/Unanimous)*

Respectfully submitted by Leslie Brockman, Recording Secretary.

**Next meeting of LRPC will be on Monday, January 8, 2024  
at 1:00 p.m. in Suite B.**



# ***Oakmont Emergency Preparedness Committee (OEPC)***

## **Meeting Minutes**

2 November 2023, 2:00 pm - CAC Room B

Attendees: Pat Barclay  
Don Edwards  
Wei Chiu  
Tom Pugliese  
Katy Carrel

I. October Minutes approved

### II. Old Business

a) Fall Comm Drill debrief:

- a. 52 participants; 168 messages handled
- b. Recommendation to invite Station 7 Chief to next drill, ensure Bregman is aware of date/time
- c. Need to work on increased participation, esp. MYN
- d. Pugliese to contact ACS for debrief
- e. General consensus: best drill to date for all functions

b) MYN/COPE Consolidation: 44% Oakmont neighborhoods participating

c) Oppenheimer/Carrel to work COPE-style emergency contact forms for MYN

d) Carrel reworked MYN content on OVA web site; need to do same for OEPC

### III. New Business

a) Ad Hoc evac committee to propose emergency evac planning contract; candidates supplied by SRFD

b) Drill ZOOM debrief for all comm. participants scheduled for Nov. 9 at 11 am

Meeting was concluded at 2:55 pm. Next OEPC Board Meeting will be held on Dec. 7th at 2 pm in Room B