JGAINES

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 06/30/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER

San Ramon, CA-HUB International Insurance Services Inc.
6101 Bollinger Canyon Rd
Suite 150
San Ramon, CA 94583-5108

CONTACT NAME:
PHONE (A/C, No, Ext): (877) 317-9300 FAX (A/C, No):
E-MAIL ADDRESS:
PRODUCER CUSTOMER ID: CPLAKES-01

INSURED

C. P. Lakes Association, Inc.
Community Management Services
1935 Dry Creek Rd., Ste 203
Campbell, CA 95008

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : DB Insurance Company, Ltd.	12502
INSURER B : Continental Casualty Company	20443
INSURER C : Bricktown Specialty Insurance Company	17166
INSURER D :	
INSURER E :	
INSURER F :	

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

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Please see certificate of liability, acord 25, for remaining coverage.
Equipment breakdown coverage included. Crime/Employee Dishonesty/Fidelity Bond includes property manager as an employee.

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	X PROPERTY CAUSES OF LOSS / DEDUCTIBLES BASIC BROAD X SPECIAL EARTHQUAKE WIND FLOOD X ord cov A/inc BUILDING 50,000 CONTENTS	CBP 1421002 12	07/01/2026	07/01/2027	BUILDING PERSONAL PROPERTY BUSINESS INCOME EXTRA EXPENSE RENTAL VALUE X BLANKET BUILDING X BLANKET PERS PROP BLANKET BLDG & PP X ord cov B&C	$ $ $ $ $ $ 83,908,510 $ 40,000 $ $ 12,586,277 $
	INLAND MARINE CAUSES OF LOSS NAMED PERILS	TYPE OF POLICY POLICY NUMBER				$ $ $ $
B	X CRIME TYPE OF POLICY Crime	0251383480	07/01/2026	07/01/2027	X Deductible - $15,000	$ 2,500,000 $ $
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN					$ $
C	Commercial Earthquak	TBD_EQ	07/01/2026	07/01/2027	X Deductible - 35%	$ 20,000,000 $

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Special form (wind included), 100% replacement cost basis with no co-insurance and a 4% inflation guard is included. 302 Units. Policy is walls in excluding betterments & improvements. Severability of interest included on package policy. Common elements included on policy.

CERTIFICATE HOLDER

Certificate holder is listed as additional insured
Community Management Services
1935 Dry Creek Rd, Ste 203
Campbell, CA

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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