



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)

07/22/2026

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

PRODUCER NAME, CONTACT PERSON AND ADDRESS Pacific Premier Insurance Assoc., Inc. Brian Grant 3517 Camino Del Rio S San Diego Suite 215 PMB 1601 CA 92108		PHONE (A/C, No, Ext): (858) 386-4443		COMPANY NAME AND ADDRESS California FAIR Plan PO Box 76924 Los Angeles CA 90076		NAIC NO: 33665	
FAX (A/C, No): (858) 386-4445		E-MAIL ADDRESS: certificates@pacpremier.com		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH			
CODE: AGENCY CUSTOMER ID #: A-04058		SUB CODE:		POLICY TYPE Commercial Property			
NAMED INSURED AND ADDRESS Carnelian Woods, Don Adams P.O. BOX 68 Carnelian Bay CA 96140		LOAN NUMBER 103440573		POLICY NUMBER CHV 0402513973 00			
ADDITIONAL NAMED INSURED(S)		EFFECTIVE DATE 01/10/2026		EXPIRATION DATE 01/10/2027		☐ CONTINUED UNTIL TERMINATED IF CHECKED	
		THIS REPLACES PRIOR EVIDENCE DATED:					

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) ☒ BUILDING OR ☐ BUSINESS PERSONAL PROPERTY

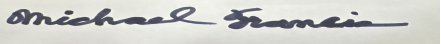
LOCATION / DESCRIPTION 5101 N Lake Blvd. Carnelian Bay CA 96140
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION		PERILS INSURED		BASIC		BROAD		SPECIAL		☒ Fire, Lightning and Explosion	
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 58,319,053		DED: See page 2									
☒ BUSINESS INCOME ☐ RENTAL VALUE		YES NO N/A		If YES, LIMIT: \$1,486,800 Actual Loss Sustained; # of months:							
BLANKET COVERAGE		☒		If YES, indicate value(s) reported on property identified above: \$							
TERRORISM COVERAGE		☒		Attach Disclosure Notice / DEC							
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		☒									
IS DOMESTIC TERRORISM EXCLUDED?		☒									
LIMITED FUNGUS COVERAGE		☒		If YES, LIMIT: DED:							
FUNGUS EXCLUSION (If "YES", specify organization's form used)		☒									
REPLACEMENT COST		☒									
AGREED VALUE		☒									
COINSURANCE		☒		If YES, 90 %							
EQUIPMENT BREAKDOWN (If Applicable)		☒		If YES, LIMIT: DED:							
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		☒		If YES, LIMIT: DED:							
- Demolition Costs		☒		If YES, LIMIT: DED:							
- Incr. Cost of Construction		☒		If YES, LIMIT: DED:							
EARTH MOVEMENT (If Applicable)		☒		If YES, LIMIT: DED:							
FLOOD (If Applicable)		☒		If YES, LIMIT: DED:							
WIND / HAIL INCL ☒ YES ☐ NO Subject to Different Provisions:		☒		If YES, LIMIT: DED:							
NAMED STORM INCL ☒ YES ☐ NO Subject to Different Provisions:		☒		If YES, LIMIT: DED:							
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS		☒									

CANCELLATION

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

ADDITIONAL INTEREST

☐ CONTRACT OF SALE ☒ LENDER'S LOSS PAYABLE ☐ LOSS PAYEE		LENDER SERVICING AGENT NAME AND ADDRESS	
☒ MORTGAGEE			
NAME AND ADDRESS Bank of America, N.A. ISAOA - ATIMA P.O. Box 7265 Springfield OH 45501-7265		AUTHORIZED REPRESENTATIVE 	

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ADDITIONAL REMARKS SCHEDULE

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AGENCY Pacific Premier Insurance Assoc., Inc.		NAMED INSURED Carnelian Woods, Don Adams	
POLICY NUMBER CHV 0402513973 00		EFFECTIVE DATE: 01/10/2026	
CARRIER California FAIR Plan	NAIC CODE 33665		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: _____ **FORM TITLE:** _____

Location # 1 Building # 1: 5101 N Lake Blvd, Carnelian Bay, CA 96140
 Condo Units 1-6
 Building: \$3,437,600
 Business Income: \$75,600

Location # 1 Building # 2: 5101 N Lake Blvd, Carnelian Bay, CA 96140
 Condo Units 7-10
 Building: \$2,401,932
 Business Income: \$50,400

Location # 1 Building # 3: 5101 N Lake Blvd, Carnelian Bay, CA 96140
 Condo Units 11-20
 Building: \$4,721,125
 Business Income: \$126,000

Location # 1 Building # 4: 5101 N Lake Blvd, Carnelian Bay, CA 96140
 Condo Units 21-32
 Building: \$5,611,298
 Business Income: \$151,200

Location # 1 Building # 5: 5101 N Lake Blvd, Carnelian Bay, CA 96140
 Condo Units 33-40
 Building: \$4,030,148
 Business Income: \$100,800

Location # 1 Building # 6: 5101 N Lake Blvd, Carnelian Bay, CA 96140
 Condo Units 41-46
 Building: \$3,185,233
 Business Income: \$75,600

Location # 1 Building # 7: 5101 N Lake Blvd, Carnelian Bay, CA 96140
 Condo Units 47-58
 Building: \$5,758,823
 Business Income: \$151,200



ADDITIONAL REMARKS SCHEDULE

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FORM NUMBER: _____ FORM TITLE: _____

Location # 1 Building # 8: 5101 N Lake Blvd, Carnelian Bay, CA 96140
 Condo Units 59-71
 Building: \$6,078,607
 Business Income: \$163,800

Location # 1 Building # 9: 5101 N Lake Blvd, Carnelian Bay, CA 96140
 Condo Units 72-76
 Building: \$2,755,734
 Business Income: \$63,000

Location # 1 Building # 10: 5101 N Lake Blvd, Carnelian Bay, CA 96140
 Condo Units 108-113
 Building: \$3,071,295
 Business Income: \$75,600

Location # 1 Building # 11: 5101 N Lake Blvd, Carnelian Bay, CA 96140
 Condo Units 120-135 [FPE Panels]
 Building: \$6,579,569
 Business Income: \$201,600

Location # 1 Building # 12: 5101 N Lake Blvd, Carnelian Bay, CA 96140
 Condo Units 136-142 [FPE Panels]
 Building: \$3,249,672
 Business Income: \$88,200

Location # 1 Building # 13: 5101 N Lake Blvd, Carnelian Bay, CA 96140
 Condo Units 143-155 [FPE Panels]
 Building: \$5,596,887
 Business Income: \$163,800

Location # 1 Building # 14: 5101 N Lake Blvd, Carnelian Bay, CA 96140
 Lodge (Deck 1343)- Lounge area with games and fireplace that owners have access to
 Building: \$1,208,751

Location # 1: 5101 N Lake Blvd, Carnelian Bay, CA 96140
 Building # 15: 310 Carnelian Woods Ave, Carnelian Bay, CA 96140
 Pavillion - one rental unit(Deck 2077)3 3 bed 2 bath unit used by HOA as a short term rental
 Building: \$632,379

Deductible (Per Occurrence):
 10% of Combined limits for Building(s), Business Personal Property, and Other Structures at the described locations \$5,831,905