

STEVE D. REICH INSURANCE AGENCY, INC.

280 NO. WESTLAKE BLVD., #200, WESTLAKE VILLAGE, CA 91362

(805) 379-5159 • (818) 706-0452 • FAX (805) 495-2494

LICENSE #0484756

Effective January 1, 1997, California Civil Code Section 5300 (b)(9) requires that Associations send an insurance disclosure statement to each of its members within sixty (60) days preceding the beginning of the Association's fiscal year. Our Association carries the following coverage's:

SURFSIDE II COA

Insurance Disclosure – SB1525

PROPERTY & GENERAL LIABILITY INSURANCE:

INSURER: Farmers Insurance Group
TERM: 07/18/2026 – 07/18/2027
POLICY NUMBER: 60584-51-87
PROPERTY COVERAGE: \$13,174,300
PROPERTY DEDUCTIBLE: \$25,000
GENERAL LIABILITY LIMIT: \$1,000,000
GENERAL LIABILITY DEDUCTIBLE: None

UMBRELLA:

INSURER: Farmers Insurance Group / Truck Insurance Exchange
TERM: 07/18/2026 – 07/18/2027
POLICY NUMBER: 60584-52-31
LIMIT: \$1,000,000
DEDUCTIBLE: \$10,000 self insured retention

DIRECTORS & OFFICERS LIABILITY:

INSURER: Philadelphia Indemnity Insurance Company
TERM: 07/18/2026 – 07/18/2027
POLICY NUMBER: PCAP008296-0818
LIABILITY LIMIT: \$2,000,000
DEDUCTIBLE: \$2,500

EMPLOYEE DISHONESTY:

INSURER: Farmers Insurance Group
TERM: 07/18/2026 – 07/18/2027
POLICY NUMBER: 60584-51-87
LIMIT: \$800,000
DEDUCTIBLE: \$2,500

EARTHQUAKE:

INSURER: Trisura, HDI Global, GuideOne, Summit & Certain U/W's Lloyds of London (10) Ins Companies
TERM: 07/18/2026 – 07/18/2027
POLICY NUMBERS: CTE012994
LIMIT: \$12,295,000
EARTHQUAKE DEDUCTIBLE: 10% per Bldg.

WORKERS' COMPENSATION: (No Employee – No Payroll Policy)

INSURER: Hanover Insurance Group
TERM: 07/18/2026 – 07/18/2027
POLICY NUMBER: WZY-H694889-04
LIMIT: \$1,000,000 / Statutory limits
DEDUCTIBLE: None

This summary of the Association's policies of insurance provides only certain information, as required by Section 5300 (b)(9) of the Civil Code, and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of insurance. Any association member may, upon request and provision of reasonable notice, review the association's insurance policies and, upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the association maintains the policies of insurance specified in this summary, the association's policies of insurance may not cover your property, including personal property, or real property improvements to or around your dwelling, or personal injuries or other losses that occur within or around your dwelling. Even if a loss is covered, you may nevertheless be responsible for paying all or a portion of any deductible that applies. Association members should consult with their individual insurance broker or agent for appropriate coverage.



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

07/18/2026

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	CONTACT NAME: PHONE (A/C, No, Ext): (805) 379-5159 FAX (A/C, No): E-MAIL ADDRESS: certs@steverreichinsurance.com PRODUCER CUSTOMER ID: 00001771
INSURED	INSURER(S) AFFORDING COVERAGE INSURER A : FARMERS INSURANCE GROUP INSURER B : U/W'S LLOYDS OF LONDONS INS. COMPANIES INSURER C : HANOVER INSURANCE GROUP 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)

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	☒ PROPERTY				BUILDING	\$
	CAUSES OF LOSS	DEDUCTIBLES			PERSONAL PROPERTY	\$
		BUILDING			BUSINESS INCOME	\$
		25,000			EXTRA EXPENSE	\$
	☒ SPECIAL	CONTENTS	60584-51-87	07-18-2026 07-18-2027	RENTAL VALUE	\$
	☒ EARTHQUAKE				☒ BLANKET BUILDING	\$ 13,174,300
	☒ WIND				BLANKET PERS PROP	\$
	☒ FLOOD				BLANKET BLDG & PP	\$
	☒ EXT RC 150%				☒ 59 UNITS	\$
						\$
	INLAND MARINE	TYPE OF POLICY				\$
	CAUSES OF LOSS					\$
	NAMED PERILS	POLICY NUMBER				\$
						\$
A	☒ CRIME				☒ DEDUCTIBLE	\$ 800,000
	TYPE OF POLICY	60584-51-87	07-18-2026	07-18-2027		\$ 2,500
	FIDELITY					\$
A	☒ BOILER & MACHINERY / EQUIPMENT BREAKDOWN	60584-51-87	07-18-2026	07-18-2027	☒	\$ INCLUDED
A	LIABILITY	60584-51-87	07-18-2026	07-18-2027	☒	\$ 1,000,000
A	UMBRELLA	60584-52-31	07-18-2026	07-18-2027	☒ DED: \$10,000	\$ 1,000,000

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

B) EARTHQUAKE // CTE012994 // 07-18-2026 - 07-18-2027 // LIMIT: \$12,295,000 // DED: 10% PER BUILDING
C) WORKERS COMPENSATION // WZY-H694889-04 // 07-18-2026 - 07-18-2027 // LIMIT: \$1,000,000

CERTIFICATE HOLDER

CANCELLATION

PROOF OF INSURANCE FOR PROPERTY MANAGEMENT ONLY c/o The Management Trust 100 E Thousand Oaks Blvd., Ste. 115 Thousand Oaks, CA 91360	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 EJS
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