Plumas Eureka Villas, Joleen Cline
97 E Sierra Ave
Portola, CA 96122

California FAIR Plan Association

COMMERCIAL INSURANCE POLICY DECLARATIONS

CALIFORNIA
FAIR PLAN
PROPERTY INSURANCE

725 S. Figueroa Street, Suite 3900
Los Angeles, CA 90017
(800) 339-4099
www.cfpnet.com

TRANSACTION TYPE Commercial – New Business

YOUR INSURANCE BROKER
Steve Brent Buchanan
508 2nd St, STE 210
Davis, CA 95616-4664
PHONE NUMBER (530) 812-0748

DATE ISSUED 09/19/2025
POLICY NUMBER CHV 0402349505 00
POLICY PERIOD 09/20/2025 To 09/20/2026
12:01 a.m. at the property location

INSURED NAME AND MAILING ADDRESS
Plumas Eureka Villas, Joleen Cline
97 E Sierra Ave
Portola, CA 96122

PROPERTY LOCATION
1 Aspen Cir
Blairsden, CA 96103

IMPORTANT NOTICE TO INSURED

Check to see that the amount and type of coverage provided by this policy is appropriate. That determinationis solely your responsibility. All other insurance covering same property for the same perils must be disclosed and shown below.

RATING INFORMATION

PERILS INSURED AGAINST	DEDUCTIBLE (Per Occurrence)
Fire, Lightning and Internal Explosion	10% of Combined limits for Building(s), Business Personal Property, and Other Structures at the described locations $7,166,335
All Other Perils	10% of Combined limits for Building(s), Business Personal Property, and Other Structures at the described locations $7,166,335

COVERAGE AND PREMIUM INFORMATION
In case of loss we cover only that part of the loss which exceeds the deductible shown. We provide only those coverages and perils shown below as selected (✓). These are brief summary descriptions; please read the entire policy for details about coverages and covered perils. Please ask your broker for assistance if you wish to obtain information about any coverages you have not purchased

COVERAGES, LIMITS, PERILS AND PREMIUMS

	SELECTED COVERAGES		LIMITS
☑	Building(s) *see Schedule attached*	$	71,663,350
☐	Business Personal Property	$	0
☐	Personal Property of Others	$	0
☐	Business Income and Extra Expense **25% Monthly Limitation**	$	0
☐	Improvements and Betterments	$	0
☑	Replacement Cost		INCLUDED

	PERILS INSURED AGAINST		PREMIUMS
☑	Fire, Lightning and Explosion	$	195,010
☑	Extended Coverages	$	15,987
☑	Vandalism		INCLUDED
☐	Sprinkler Leakage		EXCLUDED

Wildfire Premium	**$124,090**
Total Annual Premium	**$335,087**
Temporary Supplement Fee	**$35,338**

THIS IS NOT A BILL

You will be billed separately for any remaining balance.

Plumas Eureka Villas, Joleen Cline
97 E Sierra Ave
Portola, CA 96122

continued reverse side.

READ YOUR INSURANCE POLICY

Selecting the amount and type of insurance coverage appropriate for your needs is your responsibility.

FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY

NUMBER	EDITION DATE	NAME
IL0985	01 15	Disclosure Pursuant to Terrorism Risk Insurance Act
CP100	10/2004	REPLACEMENT COST - COMMERCIAL
IL09520115	01/2015	Cap on Losses From Certified Acts of Terrorism
CFPR3	10/2016	Important Information / CA Fair Plan and Availability of Property Insurance
CP0099	01/2005	STANDARD PROPERTY POLICY
CFPDOICOMPLIANCEFORM	Rev 2019	CALIFORNIA DEPARTMENT OF INSURANCE RACE, NATIONAL ORIGIN & GENDER FORM COMMUNITY SERVICE STATEMENT
CFPG_2a	09/2019	INSPECTION REQUEST
CFP300	07/25	COMMERCIAL AMENDATORY ENDORSEMENT
CFP400	07/2025	SUIT LIMITATION PROVISION ENDORSEMENT

The California FAIR Plan Association makes basic property insurance available to California consumers who would otherwise be unable to obtain such insurance through the normal insurance market. As authorized, the FAIR Plan may charge each High Value Commercial Property policyholder its fair share if necessary to pay the Plan’s operating expenses and High Value Commercial Property policyholder claims. This‘Temporary Supplemental Fee’ amount, if charged, is displayed on a notice, bill, or your policy declarations.

MORTGAGEE/LOSS PAYEES: Subject to the provisions of the loss payable clauses attached hereto, loss, if any, on dwelling (and other structures, if applicable) shall be payable to:

1st Mortgagee

2nd Mortgagee

THESE DECLARATIONS WITH FORMS AND ENDORSEMENTS LISTED ABOVE ARE YOUR INSURANCE POLICY

MESSAGE BOARD

- ✓ This policy is a contract between us and the Named Insured(s) and any loss payees identified on this Declarations Page. This policy does not provide coverage to any person or entity not named here.

SCHEDULE OF ADDITIONAL INFORMATION

INSURED	**POLICY NUMBER**
Plumas Eureka Villas, Joleen Cline	CHV 0402349505 00

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103
Building # **2**
Building # **1** 1 Aspen Cir, Blairsden, CA 96103

Construction Type **:** Frame

Covered Property	**Limit of Liability**	**Coinsurance %**	**Description**
Building	$ 1,410,850	80	duplex witin an HOA - 1 Aspen and 2 Aspen

Covered Causes of Loss	**Premiums**		**Premiums**
Fire and Lightning	$ 3,569	Total Base Premium	$ 3,879
Extended Coverage	$ 310	Wildfire Premium	$ 2,441
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,320

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103
Building # **2** 3 Aspen Cir, Blairsden, CA 96103

Construction Type **:** Frame

Covered Property	**Limit of Liability**	**Coinsurance %**	**Description**
Building	$ 1,410,850	80	Duplex within this HOA - 3 Aspen Cir & 4 Aspen Cir

Covered Causes of Loss	**Premiums**		**Premiums**
Fire and Lightning	$ 3,569	Total Base Premium	$ 3,879
Extended Coverage	$ 310	Wildfire Premium	$ 2,441
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,320

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103
Building # **3** 5 Aspen Cir, Blairsden, CA 96103

Construction Type **:** Frame

Covered Property	**Limit of Liability**	**Coinsurance %**	**Description**
Building	$ 1,480,850	80	duplex within HOA 5 and 6 Aspen Cir

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,747	Total Base Premium	$ 4,073
Extended Coverage	$ 326	Wildfire Premium	$ 2,562
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,635

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103
Building # **4** 7 Aspen Cir, Blairsden, CA 96103

Construction Type **:** Frame

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,410,850	80	Duplex within this HOA Units 7 and 8 Aspen Cir

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,569	Total Base Premium	$ 3,879
Extended Coverage	$ 310	Wildfire Premium	$ 2,441
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,320

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103
Building # **5** 9 Aspen Cir, Blairsden, CA 96103

Construction Type **:** Frame

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,467,200	80	Duplex within HOA units 9 and 10 Aspen Cir

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,712	Total Base Premium	$ 4,035
Extended Coverage	$ 323	Wildfire Premium	$ 2,538
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,573

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103
Building # **6** 11 Aspen Cir, Blairsden, CA 96103

Construction Type **:** Frame

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,354,500	80	duplex within this HOA - Units 11 and 12 Aspen Cir

Covered Causes of Loss	**Premiums**		**Premiums**
Fire and Lightning	$ 3,427	Total Base Premium	$ 3,725
Extended Coverage	$ 298	Wildfire Premium	$ 2,343
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,068

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** **:** Frame
Building # **7** 13 Aspen Cir, Blairsden, CA 96103

Covered Property	**Limit of Liability**	**Coinsurance %**	**Description**
Building	$ 1,410,850	80	Duplex within this HOA - Units 13 and 14 Aspen Cir

Covered Causes of Loss	**Premiums**		**Premiums**
Fire and Lightning	$ 3,569	Total Base Premium	$ 3,879
Extended Coverage	$ 310	Wildfire Premium	$ 2,441
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,320

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** **:** Frame
Building # **8** 15 Aspen Cir, Blairsden, CA 96103

Covered Property	**Limit of Liability**	**Coinsurance %**	**Description**
Building	$ 1,524,600	80	Duplex within this HOA - Units 15 and 16 Aspen Cir

Covered Causes of Loss	**Premiums**		**Premiums**
Fire and Lightning	$ 3,857	Total Base Premium	$ 4,192
Extended Coverage	$ 335	Wildfire Premium	$ 2,638
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,830

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** **:** Frame
Building # **9** 17 Aspen Cir, Blairsden, CA 96103

Covered Property	**Limit of Liability**	**Coinsurance %**	**Description**
Building	$ 1,410,850	80	Duplex with this HOA - Units 17 and 18 Aspen Cir

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,569	Total Base Premium	$ 3,879
Extended Coverage	$ 310	Wildfire Premium	$ 2,441
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,320

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103
Building # **10** 19 Aspen Cir, Blairsden, CA 96103

Construction Type : Frame

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,497,300	80	Duplex within this HOA - Units 19 and 20 Aspen Cir

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,788	Total Base Premium	$ 4,117
Extended Coverage	$ 329	Wildfire Premium	$ 2,590
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,707

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103
Building # **11** 21 Aspen Cir, Blairsden, CA 96103

Construction Type : Frame

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,467,200	80	Duplex within HOA - units 21 Aspen and 22 Aspen Cir

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,712	Total Base Premium	$ 4,035
Extended Coverage	$ 323	Wildfire Premium	$ 2,538
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,573

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103
Building # **12** 23 Aspen Cir, Blairsden, CA 96103

Construction Type : Frame

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,403,850	80	Duplex within HOA - units 23 Aspen Cir and 24 Aspen Cir

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,552	Total Base Premium	$ 3,861
Extended Coverage	$ 309	Wildfire Premium	$ 2,429
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,290

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103
Building # **13** 25 Aspen Cir, Blairsden, CA 96103

Construction Type **:** Frame

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,467,200	80	Duplex within this HOA - Units 25 Aspen Cir and 26 Aspen Cir

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,712	Total Base Premium	$ 4,035
Extended Coverage	$ 323	Wildfire Premium	$ 2,538
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,573

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103
Building # **14** 27 Aspen Cir, Blairsden, CA 96103

Construction Type **:** Frame

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,354,500	80	Duplex within this HOA - Units 27 Aspen Cir and 28 Aspen Cir

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,427	Total Base Premium	$ 3,725
Extended Coverage	$ 298	Wildfire Premium	$ 2,343
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,068

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103
Building # **15** 29 Aspen Circle, Blairsden, CA 96103

Construction Type **:** Frame

Covered Property	Limit of Liability	Coinsurance %	Description

Building	$ 1,467,200	80	Duplex within this HOA - Units 29 Aspen Cir and 30 Aspen Cir

Covered Causes of Loss	**Premiums**		**Premiums**
Fire and Lightning	$ 3,712	Total Base Premium	$ 4,035
Extended Coverage	$ 323	Wildfire Premium	$ 2,538
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,573

SCHEDULE OF COVERAGES

Location #	**1**	1 Aspen Cir Blairsden, CA 96103	**Construction Type**	: Frame
Building #	**16**	31 Aspen Cir, Blairsden, CA 96103		

Covered Property	**Limit of Liability**	**Coinsurance %**	**Description**
Building	$ 1,377,250	80	Duplex within this HOA - Units 31 Aspen Cir and 32 Aspen Cir

Covered Causes of Loss	**Premiums**		**Premiums**
Fire and Lightning	$ 3,484	Total Base Premium	$ 3,787
Extended Coverage	$ 303	Wildfire Premium	$ 2,383
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,170

SCHEDULE OF COVERAGES

Location #	**1**	1 Aspen Cir Blairsden, CA 96103	**Construction Type**	: Frame
Building #	**17**	33 Aspen Cir, Blairsden, CA 96103		

Covered Property	**Limit of Liability**	**Coinsurance %**	**Description**
Building	$ 1,467,200	80	Duplex within the HOA - Units 33 Aspen Cir and 34 Aspen Cir

Covered Causes of Loss	**Premiums**		**Premiums**
Fire and Lightning	$ 3,712	Total Base Premium	$ 4,035
Extended Coverage	$ 323	Wildfire Premium	$ 2,538
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,573

SCHEDULE OF COVERAGES

Location #	**1**	1 Aspen Cir Blairsden, CA 96103	**Construction Type**	: Frame
Building #	**18**	35 Aspen Cir, Blairsden, CA 96103		

Covered Property	**Limit of Liability**	**Coinsurance %**	**Description**
Building	$ 1,524,600	80	Duplec within HOA - Units 35 Aspen Cir and 36 Aspen Cir

Covered Causes of Loss	**Premiums**		**Premiums**
Fire and Lightning	$ 11,419	Total Base Premium	$ 11,876
Extended Coverage	$ 457	Wildfire Premium	$ 2,699
Vandalism	INCLUDED		
Sprinkler Leakage	INCLUDED	**Total Premium (Tentative)**	$ 14,575

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** **:** Frame
Building # **19** 37 Aspen Cir, Blairsden, CA 96103

Covered Property	**Limit of Liability**	**Coinsurance %**	**Description**
Building	$ 1,410,850	80	Duplex within HOA - Units 37 Aspen Cir & 38 Aspen Cir

Covered Causes of Loss	**Premiums**		**Premiums**
Fire and Lightning	$ 3,569	Total Base Premium	$ 3,879
Extended Coverage	$ 310	Wildfire Premium	$ 2,441
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,320

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** **:** Frame
Building # **20** 39 Aspen Cir, Blairsden, CA 96103

Covered Property	**Limit of Liability**	**Coinsurance %**	**Description**
Building	$ 1,396,500	80	Duplex within HOA - Units 39 Aspen Cir and 40 Aspen Cir

Covered Causes of Loss	**Premiums**		**Premiums**
Fire and Lightning	$ 3,533	Total Base Premium	$ 3,840
Extended Coverage	$ 307	Wildfire Premium	$ 2,416
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,256

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** **:** Frame
Building # **21** 41 Aspen Cir, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,354,500	80	Duplex within this HOA - Units 41 Aspen Cir and 42 Aspen Cir

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,427	Total Base Premium	$ 3,725
Extended Coverage	$ 298	Wildfire Premium	$ 2,343
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,068

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** **:** Frame
Building # **22** 43 Aspen Cir, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,354,500	80	Duplex within HOA - Units 43 Aspen Cir and 44 Aspen Cir

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,427	Total Base Premium	$ 3,725
Extended Coverage	$ 298	Wildfire Premium	$ 2,343
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,068

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** **:** Frame
Building # **23** 45 Aspen Cir, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,410,850	80	Duplex within HOA - Units 45 Aspen Cir and 46 Aspen Cir

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,569	Total Base Premium	$ 3,879
Extended Coverage	$ 310	Wildfire Premium	$ 2,441
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,320

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** **:** Frame
Building # **24** 47 Aspen Cir, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,354,500	80	Duplex within HOA - Units 47 Aspen Cir and 48 Aspen Cir

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,427	Total Base Premium	$ 3,725
Extended Coverage	$ 298	Wildfire Premium	$ 2,343
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,068

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103
Building # **25** 49 Aspen Cir, Blairsden, CA 96103

Construction Type **:** Frame

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,433,600	80	Duplex within HOA - Units 49 Aspen Cir and 50 Aspen Cir

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,627	Total Base Premium	$ 3,942
Extended Coverage	$ 315	Wildfire Premium	$ 2,480
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,422

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103
Building # **26** 51 Aspen Cir, Blairsden, CA 96103

Construction Type **:** Frame

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,354,500	80	Duplex within this HOA - Units 51 Aspen Cir and 52 Aspen Cir.

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,427	Total Base Premium	$ 3,725
Extended Coverage	$ 298	Wildfire Premium	$ 2,343
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,068

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103

Construction Type **:** Frame

Building # 27 53 W Ponderosa Dr, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,239,000	80	Duplex within this HOA - Units 53 and 54 W Ponderosa Dr

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 9,280	Total Base Premium	$ 9,652
Extended Coverage	$ 372	Wildfire Premium	$ 2,193
Vandalism	INCLUDED		
Sprinkler Leakage	INCLUDED	**Total Premium (Tentative)**	$ 11,845

SCHEDULE OF COVERAGES

Location # 1 1 Aspen Cir Blairsden, CA 96103 **Construction Type** : Frame
Building # 28 55 W Ponderosa Dr, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,008,000	80	Duplex within this HOA - Units 55 and 56 W Ponderosa Dr

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 2,550	Total Base Premium	$ 2,772
Extended Coverage	$ 222	Wildfire Premium	$ 1,744
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 4,516

SCHEDULE OF COVERAGES

Location # 1 1 Aspen Cir Blairsden, CA 96103 **Construction Type** : Frame
Building # 29 57 W Ponderosa Dr, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,203,300	80	Duplex within this HOA - Units 57 and 58 W Ponderosa Dr

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,044	Total Base Premium	$ 3,309
Extended Coverage	$ 265	Wildfire Premium	$ 2,082
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 5,391

SCHEDULE OF COVERAGES

Location # 1 1 Aspen Cir Blairsden, CA 96103 **Construction Type** : Frame

Building # **30** 59 W Ponderosa Dr, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,352,900	80	Duplex within this HOA - Units 59 & 60 W Ponderosa Dr

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,423	Total Base Premium	$ 3,721
Extended Coverage	$ 298	Wildfire Premium	$ 2,341
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,062

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** **:** Frame
Building # **31** 61 W Ponderosa Dr, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,123,500	80	Duplex within this HOA - Units 61 and 62 W POnderosa Dr

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 2,842	Total Base Premium	$ 3,089
Extended Coverage	$ 247	Wildfire Premium	$ 1,944
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 5,033

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** **:** Frame
Building # **32** 63 W Ponderosa Dr, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,134,000	80	Duplex within this HOA - Units 63 & 64 W Ponderosa Dr

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 2,869	Total Base Premium	$ 3,118
Extended Coverage	$ 249	Wildfire Premium	$ 1,962
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 5,080

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** **:** Frame

Building # **33** 65 W Ponderosa Dr, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,239,000	80	Duplex within HOA - Units 65 & 66 W Ponderosa Dr

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,135	Total Base Premium	$ 3,408
Extended Coverage	$ 273	Wildfire Premium	$ 2,143
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 5,551

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** **:** Frame
Building # **34** 67 W Ponderosa Dr, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,218,000	80	Duplex within the HOA - Units 67 & 68 W Ponderosa Dr

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,082	Total Base Premium	$ 3,350
Extended Coverage	$ 268	Wildfire Premium	$ 2,107
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 5,457

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** **:** Frame
Building # **35** 69 W Ponderosa Dr, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,149,400	80	Duplex within HOA - Units 69 & 70 W Ponderosa Dr

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 2,908	Total Base Premium	$ 3,161
Extended Coverage	$ 253	Wildfire Premium	$ 1,988
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 5,149

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** **:** Frame

Building # **36** 71 W Ponderosa Dr, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,284,500	80	Duplex wihtin this HOA - Units 71 & 72 W Ponderosa Dr

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,250	Total Base Premium	$ 3,533
Extended Coverage	$ 283	Wildfire Premium	$ 2,222
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 5,755

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** : Frame
Building # **37** 73 W Ponderosa Dr, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 2,010,400	80	4 plex within this HOA - Units 73, 74, 75, & 76 W Ponderosa Dr

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 5,086	Total Base Premium	$ 5,528
Extended Coverage	$ 442	Wildfire Premium	$ 3,478
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 9,006

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** : Frame
Building # **38** 77 W Ponderosa Dr, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 2,016,000	80	4 plex within this HOA - Units 77, 78, 79, & 80 W Ponderosa Dr

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 5,100	Total Base Premium	$ 5,544
Extended Coverage	$ 444	Wildfire Premium	$ 3,488
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 9,032

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103
Building # **39** 81 W Ponderosa Dr, Blairsden, CA 96103

Construction Type : Frame

Covered Property	**Limit of Liability**	**Coinsurance %**	**Description**
Building	$ 1,269,100	80	Duplex within this HOA - Units 81 & 82 W Ponderosa Dr

Covered Causes of Loss	**Premiums**		**Premiums**
Fire and Lightning	$ 3,211	Total Base Premium	$ 3,490
Extended Coverage	$ 279	Wildfire Premium	$ 2,196
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 5,686

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103
Building # **40** 83 W Ponderosa, Blairsden, CA 96103

Construction Type : Frame

Covered Property	**Limit of Liability**	**Coinsurance %**	**Description**
Building	$ 1,008,000	80	Duplex within this HOA - Units 83 & 84 W Ponderosa Dr

Covered Causes of Loss	**Premiums**		**Premiums**
Fire and Lightning	$ 2,550	Total Base Premium	$ 2,772
Extended Coverage	$ 222	Wildfire Premium	$ 1,744
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 4,516

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103
Building # **41** 85 W Ponderosa Dr, Blairsden, CA 96103

Construction Type : Frame

Covered Property	**Limit of Liability**	**Coinsurance %**	**Description**
Building	$ 1,008,000	80	Duplex within this HOA - Units 85 & 86W Ponderosa Dr

Covered Causes of Loss	**Premiums**		**Premiums**
Fire and Lightning	$ 2,550	Total Base Premium	$ 2,772
Extended Coverage	$ 222	Wildfire Premium	$ 1,744
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 4,516

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** : Frame
Building # **42** 87 W Ponderosa Dr, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,317,750	80	Duplex within this HOA - Units 87 & 88 W Ponderosa Dr

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,334	Total Base Premium	$ 3,624
Extended Coverage	$ 290	Wildfire Premium	$ 2,280
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 5,904

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** : Frame
Building # **43** 89 W Ponderosa Dr, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,008,000	80	Duplex within this HOA - Units 89 & 90 W Ponderosa Dr

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 2,550	Total Base Premium	$ 2,772
Extended Coverage	$ 222	Wildfire Premium	$ 1,744
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 4,516

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** : Frame
Building # **44** 91 W Ponderosa Dr, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,336,300	80	Duplex within this HOA - Units 91 & 92 W Ponderosa Dr

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,381	Total Base Premium	$ 3,675
Extended Coverage	$ 294	Wildfire Premium	$ 2,312
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 5,987

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103
Building # **45** 93 W Ponderosa Dr, Blairsden, CA 96103

Construction Type : Frame

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,008,000	80	Duplex within this HOA - Units 93 & 94 W Ponderosa Dr

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 2,550	Total Base Premium	$ 2,772
Extended Coverage	$ 222	Wildfire Premium	$ 1,744
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 4,516

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103
Building # **46** 95 W Ponderosa Dr, Blairsden, CA 96103

Construction Type : Frame

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,505,700	80	Duplex within this HOA - Units 95 & 96 W Ponderosa Dr

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,809	Total Base Premium	$ 4,140
Extended Coverage	$ 331	Wildfire Premium	$ 2,605
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,745

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103
Building # **47** 97 W Ponderosa Dr, Blairsden, CA 96103

Construction Type : Frame

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,008,000	80	Duplex within this HOA - Units 97 & 98 W Ponderosa Dr

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 2,550	Total Base Premium	$ 2,772
Extended Coverage	$ 222	Wildfire Premium	$ 1,744
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 4,516

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** **:** Frame
Building # **48** 99 W Ponderosa Dr, Blairsden, CA 96103

Covered Property	**Limit of Liability**	**Coinsurance %**	**Description**
Building	$ 1,492,050	80	Duplex within this HOA - Units 99 & 100 W Ponderosa Dr

Covered Causes of Loss	**Premiums**		**Premiums**
Fire and Lightning	$ 3,775	Total Base Premium	$ 4,103
Extended Coverage	$ 328	Wildfire Premium	$ 2,581
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,684

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** **:** Frame
Building # **49** 101 W Ponderosa Dr, Blairsden, CA 96103

Covered Property	**Limit of Liability**	**Coinsurance %**	**Description**
Building	$ 1,008,000	80	Duplex within this HOA - Units 101 & 102 W Ponderosa Dr

Covered Causes of Loss	**Premiums**		**Premiums**
Fire and Lightning	$ 2,550	Total Base Premium	$ 2,772
Extended Coverage	$ 222	Wildfire Premium	$ 1,744
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 4,516

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** **:** Frame
Building # **50** 103 W Ponderosa Dr, Blairsden, CA 96103

Covered Property	**Limit of Liability**	**Coinsurance %**	**Description**
Building	$ 1,337,350	80	Duplex within this HOA - Units 103 & 104 W Ponderosa Dr

Covered Causes of Loss	**Premiums**		**Premiums**
Fire and Lightning	$ 3,383	Total Base Premium	$ 3,677
Extended Coverage	$ 294	Wildfire Premium	$ 2,314
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 5,991

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** : Frame
Building # **51** 105 W Ponderosa Dr, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,467,200	80	Duplex within this HOA - Units 105 & 106 W Ponderosa Dr

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,712	Total Base Premium	$ 4,035
Extended Coverage	$ 323	Wildfire Premium	$ 2,538
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,573

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** : Frame
Building # **52** 107 W Ponderosa Dr, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,467,200	80	Duplex within this HOA - Units 107 & 108 W Ponderosa Dr

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,712	Total Base Premium	$ 4,035
Extended Coverage	$ 323	Wildfire Premium	$ 2,538
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,573

SCHEDULE OF COVERAGES

Location # **1** 1 Aspen Cir Blairsden, CA 96103 **Construction Type** : Frame
Building # **53** 109 W Ponderosa Dr, Blairsden, CA 96103

Covered Property	Limit of Liability	Coinsurance %	Description
Building	$ 1,467,200	80	Duplex within this HOA - Units 109 & 110 W Ponderosa Dr

Covered Causes of Loss	Premiums		Premiums
Fire and Lightning	$ 3,712	Total Base Premium	$ 4,035
Extended Coverage	$ 323	Wildfire Premium	$ 2,538
Vandalism	INCLUDED		
Sprinkler Leakage	EXCLUDED	**Total Premium (Tentative)**	$ 6,573

California FAIR Plan Association

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

POLICY NUMBER CHV 0402349505 00

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

SCHEDULE

Terrorism Premium (Certified Acts)	**$**	**No specific premium charge**

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals a percentage (as shown in Part II of the Schedule of this endorsement or in the policy Declarations) of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed $100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds $100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed $100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds $100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

California FAIR Plan Association

REPLACEMENT COST - COMMERCIAL

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

(1) In the event of covered loss or damage to a building, we will pay the cost either to reconstruct or replace the part of the building damaged, after application of the deductible, but without deduction for depreciation. Loss or damage to all other Covered Property will be settled as provided by Loss Condition 5 of the policy, without regard to this endorsement. "Covered Property" is described in paragraph A.1. of the policy.

(2) We will not make payment under this endorsement:

- (a) Unless reconstruction or replacement of the building is made as soon as reasonably possible after the loss or damage; nor
- (b) Until actual reconstruction or replacement is complete -
  - (i) At the premises described in the Declarations or
  - (ii) At premises other than those described in the Declarations.

(3) You may disregard the reconstruction and replacement cost provisions of this endorsement and make claim for the loss based on policy Loss Condition 5. After the conditions of (2) (a) and (b) above are satisfied, if we have paid your loss under policy Loss Condition 5.a. (1) or (2), you make claim for any additional benefits provided under this endorsement, but you must do so not later than 12 months after first payment under Loss Condition 5.a. (1) or (2). In the event you are unable to satisfy the applicable condition of (2) (b) above within 12 months after such first payment because of conditions beyond your control, you may request an extension of time in which to do so. Additional extensions of six months shall be provided to policyholder for good cause.

(4) In the event of a loss relating to a "state of emergency" as defined in Section 8558 of the Government Code, you may satisfy Condition (2) (b) above within 24 months from the first payment under Loss Condition 5.a. of the policy.

(5) We will not pay more for loss or damage on a reconstruction or replacement cost basis than the least of thefollowing amounts:

- (a) The Limit of Insurance shown in the Declarations that is applicable to the loss or the damaged property.
- (b) The lower of the cost either to reconstruct or replace the damaged part of the building, reduced by the deductible.
- (c) The amount you actually spend that is necessary either to reconstruct or replace the damaged part of the building -
  - (i) At the premises described in the Declarations; or
  - (ii) At premises other than those described in the Declarations;

  reduced by the deductible.

Regardless of whether reconstruction or replacement is undertaken at the premises described in the Declarations, pursuant to subparagraph (i) above, or at premises other than those described in the Declarations, pursuant to subparagraph (ii) above, the measure of indemnity shall be based upon the replacement cost of the insured property and shall not be based upon the cost to repair, rebuild or replace at a location other than the insured premises.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

STANDARD PROPERTY POLICY

A. Cap On Certified Terrorism Losses

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of $5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and

2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed $100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds $100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

B. Application Of Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

CALIFORNIA FAIR PLAN PROPERTY INSURANCE
725 S. Figueroa Street, Suite 3900
Los Angeles, CA 90017
(800) 339-4099
www.cfpnet.com

DATE 09/19/2025
POLICY NUMBER CHV 0402349505 00

INSURED NAME AND MAILING ADDRESS
Plumas Eureka Villas, Joleen Cline
97 E Sierra Ave
Portola, CA 96122

YOUR INSURANCE BROKER
Steve Brent Buchanan
508 2nd St, STE 210
Davis, CA 95616-4664
PHONE NUMBER (530) 812-0748

IMPORTANT INFORMATION
CONCERNING THE FAIR PLAN AND THE AVAILABILITY OF PROPERTY INSURANCE

We are pleased to enclose your California FAIR Plan Association insurance policy.

The California FAIR Plan Association (FAIR Plan) was established by the State Legislature to provide fair access to minimum insurance requirements for those people having difficulty in obtaining such coverages in the normal insurance market.

Since the FAIR Plan is not intended to compete with other insurance companies, coverage available through the Plan may not be as broad as that written by some other companies. Approximately 200 insurance companies sell fire insurance in California. The underwriting philosophy (those applications they accept or decline), types of coverage provided and premiums charged vary among these companies.

The FAIR Plan recommends that prior to expiration of this policy, you consult with more than one source to determine where to obtain the broadest coverage at the most reasonable rate available.

The attached FAIR Plan insurance policy, or renewal thereof, has been issued to you by the FAIR Plan in cooperation with your Insurance Commissioner of the State of California. The policy is serviced generally by the statewide FAIR Plan, as listed at the end of this Notice. The FAIR Plan or your insurance broker will assist you if you need to report a loss or if you have any questions pertaining to the premium charged or the scope of the coverage afforded under the policy. In addition, your California Department of Insurance which has regulatory authority over the FAIR Plan is ready to be of assistance to you in these matters, if the FAIR Plan or your insurance broker cannot help you. Moreover, since the FAIR Plan Program is intended to provide you with the highest caliber of service, your California Department of Insurance would welcome any suggestions you may have for improving the program. Please do not hestitate to write for assistance to:

California FAIR Plan Association
3435 Wilshire Boulevard, Suite 1200
Los Angeles, California 90010
(213) 487-0111 (800) 339-4099
www.cfpnet.com

Department of Insurance
300 South Spring Street
Los Angeles, California 90013
(800) 927-HELP (4357)
(213) 897-8921 (out of state callers)
www.insurance.ca.gov

FEDERAL AND STATE LAW REQUIRES THIS INFORMATION BE PASSED ON TO THE POLICYHOLDERS

INSURANCE INFORMATION AND PRIVACY CONCERNING PERSONAL, FAMILY OR HOUSEHOLD INSURANCE

In deciding whether to issue a policy, and the premium charge, most personal information we collect comes from your application. In making these decisions, and in adjusting claims, we may cause a property inspection to be made and/or collect personal information from public records, consumer reporting agencies, appraisers, adjusters, insurers and other third parties, who may gather information concerning your occupation, general reputation, character, habits and other personal characteristics.

We may disclose personal information without your prior authorization to other insurance companies, insurance support organizations, insurance regulatory authorities, law enforcement or governmental authorities, or to parties who perform business or professional services for us.

You have the right to know what personal information is contained in your file, and to request its correction if you believe it is inaccurate. These rights do not extend to information that relates to and is collected in connection with or in reasonable anticipation of a claim or civil or ciminal proceeding involving you.

Information obtained from a report by an insurance support organization may be retained by it and disclosed to other persons.

If we request an investigative consumer report, you may ask to be interviewed in connection with its preparation. You are entitled to receive a copy of the report upon request.

NOTICE

If a claim is filed on the insured property, information on the claim may be given to the Property Insurance Loss Register (PILR) for use by insurance companies in investigating the legitimacy of that claim as well as other claims for loss on the property. Information which will be given to PILR may include name, age and sex, current and previous addresses, loss location, insurance policy information, cause of loss, type of property, and identification of others who have an interest in the property or who are involved in the claimed loss. Such information may be be collected by an insurer or an adjuster by questioning you, your spouse, others who have an interest in the property, those who are involved in the claimed loss, and fire department personnel. Information on you will be given by PILR to insurance companies which subscribe to its services for use in investigating other claimed losses. On request, PILR will tell you whether it has information on you, will let you see and copy such information (in person or by mail), and will give you the nature and substance of such information by telephone. PILR may charge a reasonable fee for copies of information provided. If you think information on you is incomplete or inaccurate, you may request PILR to make corrections. PILR will then investigate and: (1) give your correction to subscribers who previously received such information; or (2) inform you that it refuses to make your correction and give you its reasons. If PILR refuses to make your correction, you can have a statement of the reasons for your disagreement placed in PILR; and all subscribers who received or will receive information on you will also receive a copy of the statement. Information on your claim will normally be stored by PILR for five years. Inquiries to PILR shall be addressed: Property Insurance Loss Register, 700 New Brunswich Avenue, Rahway, NJ 07065. Telephone: (201) 388-5700.

NOTICE TO THE INSURED

Neither the issuance of the enclosed policy, nor any other act or omission by the FAIR Plan, or by any person or entity inspecting for the FAIR Plan the property described in the policy, constitutes an express or implied representation concerning the safety of the property.

California FAIR Plan Association

CALIFORNIA DEPARTMENT OF INSURANCE RACE, NATIONAL ORIGIN & GENDER FORM
COMMUNITY SERVICE STATEMENT

INSURED NAME AND MAILING ADDRESS
Plumas Eureka Villas, Joleen Cline
97 E Sierra Ave
Portola, CA 96122

POLICY NUMBER CHV 0402349505 00
INSURED PHONE NUMBER (530) 832-0733

This information is requested by the State of California in order to monitor the insurer's compliance with the law. All new policyholders are requested to voluntarily provide the following information.

No such information shall be used for purposes of underwriting or rating any policyholder.

POLICY TYPE

Personal Fire________
Commercial Fire ✓
Commercial Multi-Peril (BOP) ______
Homeowners ________
Private Passenger Auto-Liability ________

Check the Race or National Origin as it applies to the policyholder(s). For the purpose of completing this form, the policyholder is defined as: an individual, spouse, domestic partner, or business partner(s) named on the policy.

	POLICYHOLDER				CO-POLICYHOLDER			
	Male	Female	Non-Binary	Business	Male	Female	Non-Binary	Business
African-American								
American Indian or Alaskan Native								
Asian/Pacific Islander								
Latino								
White								
Other								

If policyholder does not wish to provide the Department of Insurance with this information, please check here.____

PLEASE RETURN THIS FORM TO

California FAIR Plan
P.O. Box 76924
Los Angeles, CA 90076-0924

California FAIR Plan Association

INSPECTION REQUEST

CALIFORNIA
FAIR PLAN
PROPERTY INSURANCE

725 S. Figueroa Street, Suite 3900
Los Angeles, CA 90017
(800) 339-4099
www.cfpnet.com

DATE OF THIS NOTICE	09/19/2025
POLICY NUMBER	CHV 0402349505 00
CONTACT NUMBER	(530) 832-0733

NAME AND MAILING ADDRESS
Plumas Eureka Villas, Joleen Cline
97 E Sierra Ave
Portola, CA 96122

YOUR INSURANCE BROKER
Steve Brent Buchanan
508 2nd St, STE 210
Davis, CA 95616-4664
PHONE NUMBER (530) 812-0748

PROPERTY LOCATION
1 Aspen Cir Blairsden, CA 96103

Dear Insured/Broker,

As a condition for insuring with California FAIR Plan Association, we **REQUIRE an interior and exterior** inspection of the above property for the sole purposes of confirming that the property is eligible for insurance with us and that we have charged the correct premium. This inspection is in no way intended to determine if the type or amount of coverage ordered by you is sufficient as that is your sole responsibility.

PLEASE NOTE that this inspection has been ordered by the California FAIR Plan and is separate from any inspection that may have previously been completed by another insurance company.

An inspection has been ordered from the following inspection company:

PCS

You will be contacted as availability in your area allows to arrange a mutually agreeable date and time to complete the inspection.

IMPORTANT NOTICE

When you are contacted by the inspection company, it is important that you coordinate with the inspector to arrange a mutually agreeable date and time to complete the inspection.

If the inspection results in no further action, you will receive no additional correspondence.

Underwriting Department

Plumas Eureka Villas, Joleen Cline
97 E Sierra Ave
Portola, CA 96122

THIS ENDORSEMENT CHANGES THE COMMERCIAL PROPERTY POLICY FORM. PLEASE READ IT CAREFULLY.

Commercial Amendatory Endorsement

1. Section A.1.a is replaced with the following:

a. **Building,** meaning the building or structure described in the Declarations, including:
  - **(1)** Completed additions;
  - **(2)** Permanently installed:
    - **(a)** Fixtures
    - **(b)** Machinery; and
    - **(c)** Equipment;
  - **(3)** Outdoor fixtures;
  - **(4)** Personal property owned by you that is used to maintain or service the building or structure or its premises, including:
    - **(a)** Fire-extinguishing equipment;
    - **(b)** Outdoor furniture;
    - **(c)** Floor coverings; and
    - **(d)** Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering;
  - **(5)** If not covered by other insurance:
    - **(a)** Additions under construction, alterations and repairs to the building or structure;
    - **(b)** Materials, equipment, supplies and temporary structures, on or within 100 feet of the described premises, used for making additions, alterations or repairs to the building or structure.

Structures connected to the insured building by only a covered walkway, wall, fence, utility line or similar connection need to be separately scheduled to be covered under this policy.

Except as provided in the Coverage Extensions, each building or structure must be separately scheduled to be covered.

2. Section A.2, Property Not Covered, is replaced with the following:

Covered Property does not include:

a. Accounts, bills, currency, food stamps or other evidences of debt, money, notes or securities. Lottery tickets held for sale are not securities;

b. Animals, unless owned by others and boarded by you, or if owned by you, only as "stock" while inside of buildings;

c. Automobiles held for sale;

d. Bridges, roadways, walks, patios or other paved surfaces;

e. Any property illegal under federal, state or local law, or property in the course of illegal transportation or trade;

f. The cost of excavations, grading, backfilling or filling;

g. Foundations of buildings, structures, machinery or boilers if their foundations are below:
  - **(1)** The lowest basement floor; or
  - **(2)** The surface of the ground, if there is no basement;

h. Land (including land on which the property is located), water, growing crops or lawns (other than lawns which are part of a vegetated roof).

i. Personal property while airborne or waterborne;

j. Bulkheads, pilings, piers, wharves or docks;

k. Property that is covered under another coverage form of this or any other policy in which it is more specifically described, except for the excess of the amount due (whether you can collect on it or not) from that other insurance;

l. Retaining walls that are not part of a building covered under this Policy;

m. Underground pipes, flues or drains;

n. The cost to replace or restore the information on valuable papers and records, including those which exist as electronic data. Valuable papers and records include but are not limited to proprietary information, books of account, deeds, manuscripts, abstracts, drawings and card index systems.

o. Vehicles or self-propelled machines (including aircraft or watercraft) that:
  - **(1)** Are licensed for use on public roads; or
  - **(2)** Are operated principally away from the described premises.

This paragraph does not apply to:
  - **(a)** Vehicles or self-propelled machines or autos you manufacture, process or warehouse;
  - **(b)** Vehicles or self-propelled machines, other than autos, you hold for sale; or
  - **(c)** Rowboats or canoes out of water at the described premises.

p. The following property while outside of buildings:
  - **(1)** Grain, hay, straw or other crops;
  - **(2)** Fences, radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers, trees, shrubs or plants (other than trees, shrubs or plants which are "stock" or are part of a vegetated roof), all except as provided in the Coverage Extensions.

3. **The definition of Automatic Sprinkler System included in Section A.3.k., is replaced with the following:**

Automatic Sprinkler System means:

(a) Any automatic fire-protective or extinguishing system, including connected:
  (i) Sprinklers and discharge nozzles;
  (ii) Ducts, pipes, valves and fittings;
  (iii) Tanks, their component parts and supports; and
  (iv) Pumps and private fire protection mains

that exclusively service the System. Ducts, pipes, valves, fittings, tanks and component parts and support and pumps and private fire protection mains that service portions of the building or structure other than the System are not covered.

(b) When supplied from an automatic fire-protective system:
  a. Non-automatic fire-protective systems; and
  b. Hydrants, standpipes and outlets.

4. **Section A.4.a., Additional Coverages, Debris Removal, is replaced with the following:**

(1) Subject to Paragraphs **(2), (3)** and **(4),** we will pay your expense to remove debris of Covered Property and other debris that is on the described premises, when such debris is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date of direct physical loss or damage.

(2) Debris Removal does not apply to costs to:
  (a) Remove debris of property of yours that is not insured under this policy, or property in your possession that is not Covered Property;
  (b) Remove debris of property owned by or leased to the landlord of the building where your described premises are located, unless you have a contractual responsibility to insure such property and it is insured under this policy;
  (c) Remove any property that is Property Not Covered, including property addressed under the Outdoor Property Coverage Extension;
  (d) Remove property of others of a type that would not be Covered Property under this policy;
  (e) Remove deposits of mud or earth from the grounds of the described premises;
  (f) Extract "pollutants" from land or water; or
  (g) Remove, restore or replace polluted land or water.

(3) Subject to the exceptions in Paragraph **(4),** the following provisions apply:
  (a) The most we will pay for the total of direct physical loss or damage plus debris removal expense is the Limit of Insurance applicable to the Covered Property that has sustained loss or damage.
  (b) Subject to **(a)** above, the amount we will pay for debris removal expense is limited to 25% of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.

(4) We will pay up to an additional $25,000 for debris removal expense, for each location, in any one occurrence of physical loss or damage to Covered Property, if one or both of the following circumstances apply:
  (a) The total of the actual debris removal expense plus the amount we pay for direct physical loss or damage exceeds the Limit of Insurance on the Covered Property that has sustained loss or damage.
  (b) The actual debris removal expense exceeds 25% of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.

Therefore, if **(4)(a)** and/or **(4)(b)** applies, our total payment for direct physical loss or damage and debris removal expense may reach but will never exceed the Limit of Insurance on the Covered Property that has sustained loss or damage, plus $25,000.

(5) Examples

The following examples assume that there is no Coinsurance penalty.

Example 1

Limit of Insurance:	$90,000
Amount of Deductible:	$ 500
Amount of Loss:	$50,000
Amount of Loss Payable:	$49,500 ($50,000 - $500)
Debris Removal Expense:	$10,000
Debris Removal Expense Payable:	$10,000

($10,000 is 20% of $50,000.)

The debris removal expense is less than 25% of the sum of the loss payable plus the deductible. The sum of the loss payable and the debris removal expense ($49,500 + $10,000 = $59,500) is less than the Limit of Insurance. Therefore, the full amount of debris removal expense is payable in accordance with the terms of Paragraph **(3).**

Example 2:

Limit of Insurance**:**	$ 90,000
Amount of Deductible:	$ 500
Amount of Loss:	$ 80,000
Amount of Loss Payable:	$ 79,500 ($80,000-$500)
Debris Removal Expense:	$ 40,000
Debris Removal Expense Payable	
Basic Amount:	$ 10,500
Additional Amount:	$ 25,000

The basic amount payable for debris removal expense under the terms of Paragraph **(3)** is calculated as follows: $80,000 ($79,500 + $500) x .25 = $20,000; capped at $10,500. The cap applies because the sum of the loss payable ($79,500) and the basic amount payable for debris removal expense ($10,500) cannot exceed the Limit of Insurance ($90,000).

The additional amount payable for debris removal expense is provided in accordance with the terms of Paragraph **(4),** because the debris removal expense ($40,000) exceeds 25% of the loss payable plus the deductible ($40,000 is 50% of $80,000), and because the sum of the loss payable and debris removal expense ($79,500 + $40,000 = $119,500) would exceed the Limit of Insurance ($90,000).

The additional amount of covered debris removal expense is $25,000, the maximum payable under Paragraph **(4).** Thus, the total payable for debris removal expense in this example is $35,500; $4,500 of the debris removal expense is not covered.

5. Section A.4.e. is added to read:

Limited Coverage For "Fungus", Wet Rot, Dry Rot And Bacteria

(1) The coverage described in **e.(2)** only applies when the "fungus", wet or dry rot or bacteria are the result of a Covered Cause of Loss that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at the time of and after that occurrence.
This Additional Coverage does not apply to lawns, trees, shrubs or plants which are part of a vegetated roof.

(2) We will pay for loss or damage by "fungus", wet or dry rot or bacteria. As used in this Limited Coverage, the term loss or damage means:
   i. Direct physical loss or damage to Covered Property caused by "fungus", wet or dry rot or bacteria, including the cost of removal of the "fungus", wet or dry rot or bacteria;
   ii. The cost to tear out and replace any part of the building or other property as needed to gain access to the "fungus", wet or dry rot or bacteria; and
   iii. The cost of testing performed after removal, repair, replacement or restoration of the damaged property is completed, provided there is a reason to believe that "fungus", wet or dry rot or bacteria are present.

(3) The coverage described under e**.(2)** of this Limited Coverage is limited to $15,000. Regardless of the number of claims, this limit is the most we will pay for the total of all loss or damage arising out of all occurrences of Covered Causes of Loss (other than fire or lightning) and Flood which take place in a 12-month period (starting with the beginning of the present annual policy period). With respect to a particular occurrence of loss which results in "fungus", wet or dry rot or bacteria, we will not pay more than a total of $15,000 even if the "fungus", wet or dry rot or bacteria continue to be present or active, or recur, in a later policy period.

(4) The coverage provided under this Limited Coverage does not increase the applicable Limit of Insurance on any Covered Property. If a particular occurrence results in loss or damage by "fungus", wet or dry rot or bacteria, and other loss or damage, we will not pay more, for the total of all loss or damage, than the applicable Limit of Insurance on the affected Covered Property.

If there is covered loss or damage to Covered Property, not caused by "fungus", wet or dry rot or bacteria, loss payment will not be limited by the terms of this Limited Coverage, except to the extent that "fungus", wet or dry rot or bacteria cause an increase in the loss. Any such increase in the loss will be subject to the terms of this Limited Coverage.

(5) The terms of this Limited Coverage do not increase or reduce the coverage provided under Paragraph **(2)** of Covered Cause Of Loss **k.** Sprinkler Leakage.

6. Section A.5.a. is replaced with the following:

a. Newly Acquired Or Constructed Property

(1) You may extend the insurance that applies to Building to apply to:

- **(a)** Your new buildings while being built on the described premises; and
- **(b)** Buildings you acquire at locations, other than the described premises, intended for:
  - (i) Similar use as the building described in the Declarations; or
  - (ii) Use as a warehouse.

The most we will pay for loss or damage under this Extension is 25% of the Limit of Insurance for Building shown in the Declarations, but not more than $250,000 at each building.

(2) You may extend the insurance that applies to Your Business Personal Property to apply to that property at any location you acquire other than at fairs or exhibitions.

The most we will pay for loss or damage under this Extension is 10% of the Limit of Insurance for Your Business Personal Property shown in the Declarations, but not more than $100,000 at each building.

(3) Insurance under this Extension for each newly acquired or constructed property will end when any of the following first occurs:

- **(a)** This policy terminates;
- **(b)** 30 days elapse after you acquire the property or begin to construct the property; or
- **(c)** You ask us to cover the newly acquired or constructed property.

We will charge you additional premium for the additional coverage you seek from the date construction begins or you acquire the property.

7. Section B, EXCLUSIONS, is replaced with the following:

B. EXCLUSIONS

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

a. Ordinance Or Law

The enforcement of or compliance with any ordinance or law:

- **(1)** Regulating the construction, use or repair of any property; or
- **(2)** Requiring the tearing down of any property, including the cost of removing its debris.

This exclusion, Ordinance Or Law, applies whether the loss results from:

- **(1)** An ordinance or law that is enforced even if the property has not been damaged; or
- **(2)** The increased costs incurred to comply with an ordinance or law in the course of construction, repair, renovation, remodeling or demolition of property, or removal of its debris, following a physical loss to that property.

b. Earth Movement

- **(1)** Earthquake, including tremors and aftershocks and 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 (other than sinkhole collapse, if sinkhole collapse is a Covered Cause of Loss), 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.

  But if Earth Movement, as described in **b.(1)** through **(4)** above, results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion.
- **(5)** Volcanic eruption, explosion or effusion. But if volcanic eruption, explosion or effusion results in fire or Volcanic Action, we will pay for the loss or damage caused by that fire or Volcanic Action (if Volcanic Action is a Covered Cause of Loss).

This exclusion applies regardless of whether any of the above, in Paragraphs **(1)** through **(5),** is caused by an act of nature or is otherwise caused.

c. Governmental Action

Seizure or destruction of property by order of governmental authority.

But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread, if the fire would be covered under this policy.

d. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused.

But if nuclear reaction or radiation, or radioactive contamination, results in fire, we will pay for the loss or damage caused by that fire.

e. Utility Services

The failure of power, communication, water or other utility service supplied to the described premises, however caused, if the failure:

(1) Originates away from the described premises; or

(2) Originates at the described premises, but only if such failure involves equipment used to supply the utility service to the described premises from a source away from the described premises.

Failure of any utility service includes lack of sufficient capacity and reduction in supply.

Loss or damage caused by a surge of power is also excluded, if the surge would not have occurred but for an event causing a failure of power.

But if the failure or surge of power, or the failure of communication, water or other utility service, results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

Communication services include but are not limited to service relating to Internet access or access to any electronic, cellular or satellite network.

f. War And Military Action

(1) War, including undeclared or civil war;

(2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

(3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

g. Water

(1) Flood, surface water, waves (including tidal wave and tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge);

(2) Mudslide or mudflow;

(3) Water that backs up or overflows or is otherwise discharged from a sewer, drain, sump, sump pump or related equipment;

(4) Water under the ground surface pressing on, or flowing or seeping through:

(a) Foundations, walls, floors or paved surfaces;

(b) Basements, whether paved or not; or

(c) Doors, windows or other openings; or

(5) Waterborne material carried or otherwise moved by any of the water referred to in Paragraph **(1), (3)** or **(4),** or material carried or otherwise moved by mudslide or mudflow.

This exclusion applies regardless of whether any of the above, in Paragraphs **(1)** through **(5),** is caused by an act of nature or is otherwise caused. An example of a situation to which this exclusion applies is the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part, for any reason, to contain the water.

But if any of the above, in Paragraphs **(1)** through **(5),** results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage (if sprinkler leakage is a Covered Cause of Loss).

h. "Fungus", Wet Rot, Dry Rot And Bacteria

Presence, growth, proliferation, spread or any activity of "fungus", wet or dry rot or bacteria, except as provided above in Limited Coverage for “Fungus”, Wet Rot, Dry Rot and Bacteria.

Exclusions **B.1.a.** through **B.1.h.** apply whether or not the loss event results in widespread damage or affects a substantial area.

2. We will not pay for loss or damage caused by or resulting from:

a. Artificially generated electrical, magnetic or electromagnetic energy that damages, disturbs, disrupts or otherwise interferes with any:

(1) Electrical or electronic wire, device, appliance, system or network; or

(2) Device, appliance, system or network utilizing cellular or satellite technology.

For the purpose of this exclusion, electrical, magnetic or electromagnetic energy includes but is not limited to:

(a) Electrical current, including arcing;

- **(b)** Electrical charge produced or conducted by a magnetic or electromagnetic field;
- **(c)** Pulse of electromagnetic energy; or
- **(d)** Electromagnetic waves or microwaves.

But if fire results, we will pay for the loss or damage caused by that fire.

b. Rupture or bursting of water pipes (other than Automatic Sprinkler Systems if sprinkler leakage is a Covered Cause of Loss) unless caused by a Covered Cause of Loss.

c. Leakage or discharge of water or steam from any part of a system or appliance containing water or steam (other than an Automatic Sprinkler System if sprinkler leakage is a Covered Cause of Loss), unless the leakage or discharge occurs because the system or appliance was damaged by a Covered Cause of Loss. But we will not pay for loss or damage caused by or resulting from continuous or repeated seepage or leakage of water, or the presence or condensation of humidity, moisture or vapor, that occurs over a period of 14 days or more.

d. Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control.
But if explosion of steam boilers, steam pipes, steam engines or steam turbines results in fire or combustion explosion, we will pay for the loss or damage caused by that fire or combustion explosion.

e. Mechanical breakdown, including rupture or bursting caused by centrifugal force.
But if mechanical breakdown results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

f. Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.

8. Section D, DEDUCTIBLE, is replaced with the following:

D. DEDUCTIBLE

We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the amount of the deductible. We will then pay the amount of loss or damage in excess of the deductible, up to the applicable Limit of Insurance, after any deduction required by the Coinsurance condition.

If a percentage deductible applies, the amount of the deductible is determined by multiplying the sum of the limits for Building, Business Personal Property and Other Structures at that location (the Combined Limits) by the deductible percentage.

In any one occurrence of loss or damage (hereinafter referred to as loss), we will first reduce the amount of loss if required by the Coinsurance Condition. If the adjusted amount of loss is less than or equal to the deductible, we will not pay for that loss. If the adjusted amount of loss exceeds the deductible, we will then subtract the deductible from the adjusted amount of loss, and will pay the resulting amount or the Limit of Insurance, whichever is less.

When the occurrence involves loss to more than one item of Covered Property and separate Limits of Insurance apply, the losses will be combined in determining application of the deductible and the deductible will be applied only once per occurrence.

Example – Percentage Deductible:
(This example assumes there is no Coinsurance penalty.)

Deductible	5%
Combined Insurance Limits	$300,000
Limits – Building 1/Loc 1	
Building	$60,000
Other Structures	$50,000
Business Personal Property	$40,000
Limits– Building 2/Loc 1	
Building	$80,000
Other Structures	$ 0
Business Personal Property	$70,000
Combined Limits at Loc 1	$300,000
Deductible Amount (5% x $300,000)	$15,000
Total covered loss	$120,000
Loss to Building 1/Loc 1	
Building	$30,000
Other Structures	$25,000
Business Personal Property	$ 5,000
Loss to Building 2/Loc 1	
Building	$40,000
Other Structures	$ 0
Business Personal Property	$20,000
Combined loss at Loc 1	$120,000

The deductible will be subtracted from the total amount of loss for damage to covered property at that location in calculating the loss payable for all covered property losses caused by a covered peril:

$120,000
– $15,000
$ $105,000 Total amount of loss payable – All covered property at Location 1

The deductible applies once per occurrence.

Example – Dollar Deductible:

(This example assumes there is no Coinsurance penalty.)

Combined Insurance Limits (same as example above)	$300,000
Deductible Amount	$500
Total covered loss	$120,000

The deductible will be subtracted from the total amount of loss for damage to covered property at that location in calculating the loss payable for all covered property losses caused by a covered peril:

$120,000
\- $ 15,000
$119,500 Total amount of loss payable - All covered property at Location

The deductible applies once per occurrence.

9. Section F.3, Duties In The Event Of Loss Or Damage, is replaced with the following:

- **a.** You must see that the following are done in the event of loss or damage to Covered Property:
  - **(1)** Notify the police if a law may have been broken.
  - **(2)** Give us prompt notice of the loss or damage. Include a description of the property involved.
  - **(3)** As soon as possible, give us a description of how, when and where the loss or damage occurred.
  - **(4)** Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.
  - **(5)** At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount of loss claimed.
  - **(6)** As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.
    Also, permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.
  - **(7)** Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
  - **(8)** Cooperate with us in the investigation or settlement of the claim.
- **b.** We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed. We may ask you to produce employees, members of your household or others for examination under oath to the extent it is within your power to do so.

10. Section F.5, Loss Payment, is replaced with the following:

- **a.** In the event of loss or damage covered by this policy, at our option, we will either:
  - **(1)** Pay the value of lost or damaged property;
  - **(2)** Pay the cost of repairing or replacing the lost or damaged property, subject to **b.** below;
  - **(3)** Take all or any part of the property at an agreed or appraised value; or
  - **(4)** Repair, rebuild or replace the property with other property of like kind and quality, subject to **b.** below.
    We will determine the value of lost or damaged property, or the cost of its repair or replacement, in accordance with the applicable terms of the Valuation Condition in this policy or any applicable provision which amends or supersedes the Valuation Condition.
- **b.** The cost to repair, rebuild or replace does not include the increased cost attributable to enforcement of or compliance with any ordinance or law regulating the construction, use or repair of any property.
- **c.** We will give notice of our intentions within 30 days after we receive the sworn proof of loss.
- **d.** We will not pay you more than your financial interest in the Covered Property.
- **e.** We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claims against us for the owners' property. We will not pay the owners more than their financial interest in the Covered Property.
- **f.** We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.
- **g.** We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss, if you have complied with all of the terms of this Coverage Part, and:
  - **(1)** We have reached agreement with you on the amount of loss; or
  - **(2)** An appraisal award has been made.

h. A party wall is a wall that separates and is common to adjoining buildings that are owned by different parties. In settling covered losses involving a party wall, we will pay a proportion of the loss to the party wall based on your interest in the wall in proportion to the interest of the owner of the adjoining building. However, if you elect to repair or replace your building and the owner of the adjoining building elects not to repair or replace that building, we will pay you the full value of the loss to the party wall, subject to all applicable policy provisions including Limits of Insurance, the Valuation and Coinsurance Conditions and all other provisions of this Loss Payment Condition. Our payment under the provisions of this paragraph does not alter any right of subrogation we may have against any entity, including the owner or insurer of the adjoining building, and does not alter the terms of the Transfer Of Rights Of Recovery Against Others To Us Condition in this policy.

11. Section F.8, Vacancy, is replaced with the following:

8. Vacancy

a. Description Of Terms

(1) As used in this Vacancy Condition, the term building has the meanings set forth in **(1)(a)** and **(1)(b)** below:

(a) When this policy is issued to a tenant, and with respect to that tenant's interest in Covered Property, building means the unit or suite rented or leased to the tenant.

(b) When this policy is issued to the owner or general lessee of a building, building means the entire building. Such building is "vacant" or "unoccupied" when 70% or more of its total square footage is "vacant" or "unoccupied".

(2) Buildings under construction or renovation are not considered "vacant" or "unoccupied".

b. Vacancy Provisions

We will not pay for any loss or damage if the building where loss or damage occurs has been "vacant" or "unoccupied" for more than:

(1) 30 consecutive days before that loss or damage if caused by Vandalism (if it is a Covered Cause of Loss); or

(2) 60 consecutive days before that loss or damage if caused by any other Covered Cause of Loss;

whether or not such vacancy or unoccupancy begins before the inception of this policy.

But we will pay if the building is "unoccupied" due to circumstances that are usual or incidental to the described occupancy.

This condition does not apply if the Vacancy Permit endorsement is attached.

12. Section H, DEFINITIONS, is replaced with the following:

1. "Fungus" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.

2. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

3. "State" includes the District of Columbia and Puerto Rico.

4. "Stock" means merchandise held in storage or for sale, raw materials and in-process or finished goods, including supplies used in their packing or shipping.

5. "Unoccupied" means containing contents pertaining to the occupancy of the building while operations or other customary activities are suspended.

6. "Vacant" means containing no contents pertaining to operations or activities customary to occupancy of the building.

SUIT LIMITATION PROVISION ENDORSEMENT

If this policy has a combined limit over $20,000,000 per Location, Section G.5., Legal Action Against Us, is amended to read:

No one may bring a legal action against us under this policy unless:

a. There has been full compliance with all of the terms of this policy; and
b. The action is brought within one year after the date on which the direct physical loss or damage occurred.