



PHILADELPHIA  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

CASTLE ROCK INSURANCE AGENCY  
2217 PLAZA DR. STE 101  
ROCKLIN, CA 95765

Agency Phone: (916) 791-9450

NFIP Policy Number: 5010013292  
Company Policy Number: 5010013292  
Agent: RICHARD RUSSO

Payor: INSURED  
Policy Term: 01/05/2026 12:01 AM - 01/05/2027 12:01 AM  
Policy Form: RCBAP

To report a claim  
visit or call us at: <https://phlyflood.manageflood.com>  
(888) 200-5603

## RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

### DELIVERY ADDRESS

WESTLAKE VILLAS COMMUNITY ASSOCIATION  
PO BOX 62499  
IRVINE, CA 92602

### INSURED NAME(S) AND MAILING ADDRESS

WESTLAKE VILLAS COMMUNITY ASSOCIATION  
PO BOX 62499  
IRVINE, CA 92602

### COMPANY MAILING ADDRESS

PHILADELPHIA INDEMNITY INSURANCE COMPANY  
PO BOX 200584  
DALLAS, TX 75320-0584

### INSURED PROPERTY LOCATION

4800 WESTLAKE PKWY BLDG 18  
SACRAMENTO, CA 95835-2071

### RATING INFORMATION

BUILDING OCCUPANCY: RESIDENTIAL CONDOMINIUM BUILDING  
NUMBER OF UNITS: 10 UNITS  
PRIMARY RESIDENCE: NO  
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 3 FLOOR(S), FRAME CONSTRUCTION  
PRIOR NFIP CLAIMS: 0 CLAIM(S)

BUILDING DESCRIPTION: ENTIRE RESIDENTIAL CONDOMINIUM BUILDING  
BUILDING DESCRIPTION DETAIL: N/A

REPLACEMENT COST VALUE: \$2,021,894.00  
DATE OF CONSTRUCTION: 01/01/2005  
CURRENT FLOOD ZONE: A99  
FIRST FLOOR HEIGHT (FFH): 1.0 FEET  
MOST FAVORABLE FFH METHOD: FEMA DETERMINED

### MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE:

LOAN NO: N/A

SECOND MORTGAGEE:

LOAN NO: N/A

ADDITIONAL INTEREST:

LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A  
DISASTER AGENCY: N/A

### RATE CATEGORY — RATING ENGINE

BUILDING: COVERAGE DEDUCTIBLE  
\$2,022,000 \$5,000  
CONTENTS: N/A N/A

COVERAGE LIMITATIONS AND A COINSURANCE PENALTY MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.

YOUR PROPERTY'S NFIP FLOOD CLAIMS HISTORY CAN AFFECT OUR PREMIUM. TO PREVENT DELAYS IN CLAIM HANDLING, IT IS IMPORTANT TO MAKE SURE THAT YOUR POLICY INFORMATION IS UP TO DATE AND ACCURATE. CONTACT YOUR INSURANCE AGENT OR COMPANY FOR QUESTIONS AND TO MAKE CHANGES TO YOUR POLICY OR VISIT [FLOODSMART.GOV/FLOOD](https://floodsmart.gov/flood) TO LEARN MORE ABOUT FLOOD INSURANCE.

### COMPONENTS OF TOTAL AMOUNT DUE

|                                             |            |
|---------------------------------------------|------------|
| BUILDING PREMIUM:                           | \$627.00   |
| CONTENTS PREMIUM:                           | \$0.00     |
| INCREASED COST OF COMPLIANCE (ICC) PREMIUM: | \$12.00    |
| MITIGATION DISCOUNT:                        | (\$0.00)   |
| COMMUNITY RATING SYSTEM REDUCTION:          | (\$133.00) |
| FULL RISK PREMIUM:                          | \$506.00   |
| ANNUAL INCREASE CAP DISCOUNT:               | (\$0.00)   |
| STATUTORY DISCOUNTS:                        | (\$16.00)  |
| DISCOUNTED PREMIUM:                         | \$490.00   |
| RESERVE FUND ASSESSMENT:                    | \$88.00    |
| HFIAA SURCHARGE:                            | \$250.00   |
| FEDERAL POLICY FEE:                         | \$470.00   |
| PROBATION SURCHARGE:                        | \$0.00     |
| TOTAL ANNUAL PREMIUM:                       | \$1,298.00 |

IN WITNESS WHEREOF, we have signed this policy below and hereby enter into this insurance agreement.

John Glomb / President and CEO

Edward Sayago / VP & Deputy CLO

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by: PHILADELPHIA INDEMNITY INSURANCE COMPANY

Insurer NAIC Number: 18058

Zero Balance Due - This Is Not A Bill



File: 32918308

Page 1 of 1



DocID: 265987031

Printed 01/15/2026

# PHILADELPHIA INSURANCE COMPANIES

## PRIVACY POLICY NOTICE

### Philadelphia Indemnity Insurance Company

---

The Philadelphia Insurance Companies value your privacy and we are committed to protecting personal information that we collect during the course of our business relationship with you.

The collection use and disclosure of certain nonpublic personal information are regulated by law.

This notice is for your information only and requires no action on your part. It will inform you about the types of information that we collect and how it may be disclosed. This does not reflect a change in the way we do business or handle your information.

#### Information We Collect:

We collect personal information about you from the following sources.

- Applications or other forms such as claims forms or underwriting questionnaires completed by you;
- Information about your transactions with us, our affiliates or others; and
- Depending on the type of transaction you are conducting with us, information may be collected from consumer reporting agencies, health care providers, employers and other third parties.

#### Information We Disclose:

We will only disclose the information described above to our affiliates and non-affiliated third parties, as permitted by law, and when necessary to conduct our normal business activities.

For Example we may make disclosures to the following types of third parties:

- Your agent or broker (producer)
- Parties who perform a business, professional or insurance functions for our company, including our reinsurance companies;
- Independent claims adjusters, investigators, attorneys, other insurers or medical care providers who need information to investigate, defend or settle a claim involving you;
- Regulatory agencies in connection with the regulation of our business; and
- Lienholders, mortgagees, lessors or other persons shown on our records as having a legal or beneficial interest in your policy.

We do not sell your information to others for marketing purposes. We do not disclose the personal information of persons who have ceased to be our customers.

#### Protection of Information:

The Philadelphia Insurance Companies maintain physical, electronic and procedural safeguards that comply with state and federal regulations to protect the confidentiality of your personal information. We also limit employee access to personally identifiable information to those with a business reason for knowing such information.

#### Use of Cookies:

We may place electronic "cookies" in the browser files of your computer when you access this website. Cookies are text files placed on your computer to enable our systems to recognize your browser and to tailor the information on our website to your interests. We or our third-party service providers or business partners may place cookies on your computer's hard drive to enable us to match personal information that we maintain about you so that we are able to prepopulate on-line forms with your information. We also use cookies to help us analyze use of our website to understand which areas of our site are most useful to you. You may refuse the use of cookies by selecting the appropriate settings on your browser. Please note that if you do this, you may not be able to use the full functionality of the website.

#### How to Contact Us:

Philadelphia Insurance Companies,  
One Bala Plaza, Suite 100, Bala Cynwyd, PA 19004  
Attention: Chief Privacy Officer  
Phone (877) 438 - 7459

07122013

PHLLOG\_INS\_1R\_OXP\_000020438116