

Declarations

Your Agent

MULTI STATE AGENCY 454 Agent ave Suite 124 New York, NY 10031 774-348-1099 28472300

Your Declarations summarizes your coverage and premium. Please read your policy, any attached forms and endorsements and your Declarations for a full description of your coverage.

NAME & ADDRESS OF INSURED

WENDY

S BEDFORD DR 255 BEVERLY HILLS, CA 90212

Policy Number HO119068400

Policy Period 06/01/2023 To 06/01/2024 at 12:01 AM Standard Time

Issuing Company Privilege Underwriters Reciprocal Exchange

800 Corporate Drive, Suite 420 Fort Lauderdale, FL 33334

888-813-7873

LIABILITY COVERAGE COVERAGE LIMIT

Personal Liability \$300,000 Medical Payments to Others \$25,000

INSURED LOCATION

TYPE OF INSURED LOCATION

S BEDFORD DR 255 Homeowner

BEVERLY HILLS, CA 90212

COVERAGE COVERAGE LIMIT

 Dwelling
 \$2,000,000

 Other Structures
 \$400,000

 Contents
 \$1,000,000

 Loss of Use
 400,000

Location Premium \$27,634

DEDUCTIBLE

All Other Peril \$5,000 per covered loss

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WENDY

Policy Number HO119068400

FORMS & ENDORSEMENTS

The following forms and endorsements are attached for the location.

| NUMBER | NAME | FORM | EDITION |
|--|---------------------------------------|-----------------|------------------|
| CA-001 OFAC Notice | | | |
| OFAC Notice PURE-DSC-GEN-001 08/01/2015 Consumer Services Notice - California PURE-DSC-CA-001 08/01/2019 California Residential Property PHVH-DSC-DA-003 12/01/2019 Insurance Bill of Rights and Claim CA-003 Reporting Disclosure CA-001 Value Homeowners Policy PHVH-PCF-DA-001 04/01/2021 Ca-001 CA-001 CA-001 O7/01/2016 CA-001 O7/01/2016 CA CA-001 DESIGNATE AND | Home Owners Declarations Page | | 05/01/2019 |
| GEN-001 PURE-DSC- 08/01/2019 CA-001 CA-003 CA-001 CA | OTLON. | | 00/04/0045 |
| Consumer Services Notice - CaliforniaPURE-DSC-CA-00108/01/2019California Residential PropertyPHVH-DSC-I2/01/201912/01/2019Insurance Bill of Rights and ClaimCA-00312/01/2019Reporting DisclosurePHVH-PCF-CA-00104/01/2021High Value Homeowners PolicyPHVH-END-CA-00107/01/2016CACA-00107/01/2016Designated Additional Person Notice - CAPHVH-END-CA-00107/01/2016CACA-00102/01/2020Additional InsuredPHVH-END-CA-00102/01/2020Basic Earthquake Extension forPHVH-020-CA06/01/2013Dwellings - CaliforniaPHVH-026-GEN07/01/2010Extended Replacement Cost Coverage - PHVH-END-CA-00704/01/2019CaliforniaCA-00704/01/2019Flood AdvantagePHVH-END-CA-00706/01/2012Thoroughbred Horse LiabilityPHVH-078-GEN06/01/2012ExtensionPHVH-078-GEN06/01/2012Fire and Lightning Extension forPHVH-END-CA-06-06-06-06-06-06-06-06-06-06-06-06-06- | OFAC Notice | | 08/01/2015 |
| CA-001 California Residential Property Insurance Bill of Rights and Claim Reporting Disclosure High Value Homeowners Policy Designated Additional Person Notice - CA-001 CA-001 CA-001 Designated Additional Person Notice - PHVH-END- CA-001 Additional Insured PHVH-END- GEN-046 Basic Earthquake Extension for PHVH-020-CA 06/01/2013 Dwellings - California Loss Payable Clause PHVH-END- GEN-046 Extended Replacement Cost Coverage - PHVH-END- O4/01/2019 California CA-007 Flood Advantage PHVH-END- O4/01/2019 California Fire and Lightning Extension for PHVH-O78-GEN 06/01/2012 Extension Fire and Lightning Extension for PHVH-END- O7/01/2010 Extension Fire and Lightning Extension for PHVH-O3-CA 06/01/2012 Extension Fire and Lightning Extension for PHVH-O3-CA 06/01/2012 Extension Fire and Lightning Extension for PHVH-O3-CA 06/01/2012 California Earthquake Coverage PHVH-O63-CA 06/01/2013 California Earthquake Coverage PHVH-RETRO-CA 06/01/2013 Discount Notice Pivacy Notice Pivacy Notice PURE-038-GEN 03/01/2014 Important Notice Regarding Flood | | | 00/04/0040 |
| California Residential PropertyPHVH-DSC- CA-00312/01/2019Insurance Bill of Rights and Claim Reporting DisclosureCA-00312/01/2021High Value Homeowners PolicyPHVH-PCF- CA-00104/01/2021Designated Additional Person Notice - CAPHVH-END- CA-00107/01/2016CACA-00102/01/2020Additional InsuredPHVH-END- GEN-04602/01/2020Basic Earthquake Extension for Dwellings - CaliforniaPHVH-020-CA06/01/2013Loss Payable ClausePHVH-026-GEN07/01/2010Extended Replacement Cost Coverage - CaliforniaPHVH-END- GEN-02704/01/2019Tolod AdvantagePHVH-END- GEN-02104/01/2019Thoroughbred Horse LiabilityPHVH-BND- GEN-02106/01/2012ExtensionPHVH-END- GEN-02506/01/2012Fire and Lightning Extension for Fire and Lightning Extension ResidencePHVH-END- GEN-02507/01/2016Workers Compensation ResidencePHVH-BND- GEN-02506/01/2013Workers Compensation ResidencePHVH-063-CA06/01/2013Employees - CaliforniaPHVH-063-CA06/01/2013California Earthquake CoveragePHVH-RETRO-CA06/01/2013Discount NoticePHVH-083-GEN03/01/2014Important Notice Regarding FloodPHVH-043-GEN03/01/2008 | Consumer Services Notice - California | | 08/01/2019 |
| Insurance Bill of Rights and Claim Reporting Disclosure High Value Homeowners Policy PHVH-PCF- CA-001 CA-001 Designated Additional Person Notice - CA CA-001 Additional Insured Basic Earthquake Extension for Basic Earthquake Extension for PHVH-END- California Loss Payable Clause PHVH-END- California CA-007 Flood Advantage PHVH-END- California PHVH-END- California PHVH-END- California PHVH-END- California CA-007 Flood Advantage PHVH-END- California PHVH-END- California CA-007 Flood Advantage PHVH-END- California PHVH-END- California CA-007 Flood Advantage PHVH-END- CA-007 Floroughbred Horse Liability PHVH-O78-GEN O6/01/2012 Extension Fire and Lightning Extension for PHVH-END- Landscaping GEN-025 Workers Compensation Residence PHVH-063-CA O6/01/2013 Employees - California California Earthquake Coverage PHVH-RETRO-CA O6/01/2013 Discount Notice Privacy Notice PURE-038-GEN 03/01/2014 Important Notice Regarding Flood | 0.116 I D II I I D | | 10/04/0010 |
| Reporting Disclosure High Value Homeowners Policy PHVH-PCF- CA-001 CA-001 Designated Additional Person Notice - CA CA-001 Additional Insured PHVH-END- GEN-046 Basic Earthquake Extension for PHVH-020-CA Ca-001 Additional Insured PHVH-020-CA GEN-046 Basic Earthquake Extension for PHVH-020-CA Basic Earthquake Extension for PHVH-020-CA CA-007 CA-007 PHVH-END- California CA-007 Flood Advantage PHVH-END- GEN-021 Thoroughbred Horse Liability PHVH-078-GEN Fire and Lightning Extension for PHVH-END- Landscaping GEN-025 Workers Compensation Residence PHVH-063-CA CA-007 PHVH-063-CA O6/01/2012 Employees - California California Earthquake Coverage PHVH-RETRO-CA O6/01/2013 Discount Notice Privacy Notice PURE-038-GEN O3/01/2014 Important Notice Regarding Flood | - · | | 12/01/2019 |
| High Value Homeowners Policy CA-001 Designated Additional Person Notice - CA-001 CA CA-001 Additional Insured PHVH-END- O2/01/2020 GEN-046 Basic Earthquake Extension for PHVH-020-CA 06/01/2013 Dwellings - California Loss Payable Clause PHVH-026-GEN 07/01/2010 Extended Replacement Cost Coverage - PHVH-END- O4/01/2019 California CA-007 Flood Advantage PHVH-END- O4/01/2019 GEN-021 Thoroughbred Horse Liability PHVH-078-GEN 06/01/2012 Extension Fire and Lightning Extension for PHVH-END- O7/01/2010 Landscaping GEN-025 Workers Compensation Residence PHVH-063-CA 06/01/2013 Employees - California California Earthquake Coverage PHVH-RETRO-CA 06/01/2013 Discount Notice Privacy Notice Pivacy Notice PURE-038-GEN 03/01/2014 Important Notice Regarding Flood | | CA-003 | |
| CA-001 Designated Additional Person Notice - PHVH-END- (CA (CA-001) Additional Insured (PHVH-END- GEN-046 GEN-046 Basic Earthquake Extension for PHVH-020-CA (06/01/2013) Dwellings - California Loss Payable Clause (PHVH-026-GEN (07/01/2010) Extended Replacement Cost Coverage - PHVH-END- (CA-007) California (CA-007) Flood Advantage (PHVH-END- GEN-021) Thoroughbred Horse Liability (PHVH-078-GEN (06/01/2012) Extension PHVH-END- (D7/01/2016) Extension PHVH-END- (D7/01/2016) Extension PHVH-END- (D7/01/2016) Extension PHVH-END- (D7/01/2016) Extension PHVH-O63-CA (D6/01/2013) Employees - California (PHVH-063-CA (D6/01/2013) Employees - California (California Earthquake Coverage (PHVH-RETRO-CA (D6/01/2013) Discount Notice (Privacy Notice (Pure-038-GEN (D3/01/2014) PHVH-043-GEN (D3/01/2014) PHVH-043-GEN (D3/01/2014) PHVH-043-GEN (D3/01/2014) PHVH-043-GEN (D3/01/2014) PHVH-043-GEN (D3/01/2014) PHVH-043-GEN (D3/01/2018) | | DIMILI DOD | 04/04/0004 |
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| CA CA-001 Additional Insured PHVH-END-GEN-046 Basic Earthquake Extension for DHVH-020-CA 06/01/2013 Dwellings - California PHVH-026-GEN 07/01/2010 Loss Payable Clause PHVH-026-GEN 07/01/2010 Extended Replacement Cost Coverage - California PHVH-END-CA-007 04/01/2019 Flood Advantage PHVH-END-GEN-021 06/01/2012 Thoroughbred Horse Liability PHVH-078-GEN 06/01/2012 Extension PHVH-END-GEN-025 06/01/2013 Fire and Lightning Extension for PHVH-END-PHVH-END-PHVH-063-CA 06/01/2013 Employees - California PHVH-063-CA 06/01/2013 California Earthquake Coverage PHVH-RETRO-CA 06/01/2013 Discount Notice PHVH-043-GEN 03/01/2014 Important Notice Regarding Flood PHVH-043-GEN 03/01/2008 | D. C. LATER ID. M. | 9 00- | 07/04/004 |
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| LandscapingGEN-025Workers Compensation ResidencePHVH-063-CA06/01/2013Employees - CaliforniaPHVH-RETRO-CA06/01/2013California Earthquake CoveragePHVH-RETRO-CA06/01/2013Discount NoticePURE-038-GEN03/01/2014Privacy NoticePURE-038-GEN03/01/2008Important Notice Regarding FloodPHVH-043-GEN03/01/2008 | | DUNHLEND | 07/04/0046 |
| Workers Compensation Residence PHVH-063-CA 06/01/2013 Employees - California California Earthquake Coverage PHVH-RETRO-CA 06/01/2013 Discount Notice Privacy Notice PURE-038-GEN 03/01/2014 Important Notice Regarding Flood PHVH-043-GEN 03/01/2008 | 0 0 | | 07/01/2016 |
| Employees - California California Earthquake Coverage Discount Notice Privacy Notice Propart Notice Regarding Flood PHVH-043-GEN 03/01/2008 | | | 04/04/0040 |
| California Earthquake CoveragePHVH-RETRO-CA06/01/2013Discount NoticePURE-038-GEN03/01/2014Privacy NoticePURE-038-GEN03/01/2008Important Notice Regarding FloodPHVH-043-GEN03/01/2008 | - | PHVH-063-CA | 06/01/2013 |
| Discount NoticePrivacy NoticePURE-038-GEN03/01/2014Important Notice Regarding FloodPHVH-043-GEN03/01/2008 | | DIMIL DETEND CA | 06/04/0012 |
| Privacy Notice PURE-038-GEN 03/01/2014 Important Notice Regarding Flood PHVH-043-GEN 03/01/2008 | | PHVH-RETRO-CA | 06/01/2013 |
| Important Notice Regarding Flood PHVH-043-GEN 03/01/2008 | | DUDE 040 CENT | 02/04/2044 |
| | • | | |
| Insurance | - | PHVH-043-GEN | 03/01/2008 |
| | Insurance | | |

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WENDY

Policy Number HO119068400

| CREDITS & SURCHARGES | |
|--|------------------|
| Major Renovation Surcharge | No |
| Year Built | 1962 |
| Vacancy Surcharge | No |
| Central Reporting Burglar Alarm Credit | Yes |
| Central Reporting Fire Alarm Credit | Yes |
| Guard Gated Community Credit | No |
| External Perimeter Security Protection Credit | No |
| Gas Leak Detector Credit | No |
| Lightning Protection System Credit | No |
| Residential Sprinkler System Credit | No |
| Full Time Live-in Caretaker Credit | No |
| 24 Hour Signal Continuity Protection Credit | No |
| Year Renovated | |
| Sprinkler System with Water Flow Alarm Credit | No |
| External Perimeter Gate Credit | No |
| Low Temperature Monitoring Device Credit | No |
| Permanently Installed Generator Credit | No |
| Water Leak Detection System with Master Shut Off | Yes - with alarm |
| Automatic Seismic Shut-Off Valve Credit | No |
| Gated Community Patrol Service Credit | No |
| Exterior Sprinkler Credit | Ye |
| Ember Resistant Venting Credit | Yes |
| Protection Class | |
| No Eaves or Enclosed Eaves Credit | No |
| Annual Brush Removal Contract Credit | No |
| Permanently Installed Wildfire Spray System Credit | Ye |
| Portable Fire Break System Credit | No |
| Monitored Heat Sensors Credit | Ye |
| Shelter-in-Place Credit | No |
| lewelry and Art Companion Credit | No |
| Auto Companion Credit | No |
| Excess Companion Credit | No |
| PURE Marketing Group Credit | N/A |
| Construction Type | Brick |
| LEED© Certified Home Credit | No |
| Flood Zone | PRP - B/C/X |
| Seasonal Surcharge | No. |
| Rented to Others Surcharge | No |
| Minor Renovation Surcharge | No |

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WENDY

Policy Number HO119068400

| | Workers Compensation Scheo | dule of Employe | es | |
|-------|---|-----------------|----------|---------|
| Class | Description | No. of | Rate per | Premium |
| | | Employee | Employee | |
| 0910 | Less than full time classification | 1 | \$100 | \$100 |
| 0912 | Full time Outside Residence | 0 | \$286 | \$0 |
| | Employee working 10 or more hours per week | | | |
| 0913 | Full time Inside Residence Employee working 20 or more hours per week | 0 | \$464 | \$0 |

INSURED LOCATION

TYPE OF INSURED LOCATION

Condo/Co-op

HAYDEN WAY 119 BREA, CA 92821

| COVERAGE | COVERAGE LIMIT |
|------------------|----------------|
| Contents | \$600,000 |
| Loss of Use | 120,000 |
| Location Premium | \$7,065 |

DEDUCTIBLE

All Other Peril \$5,000 per covered loss

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WENDY

Policy Number HO119068400

FORMS & ENDORSEMENTS

The following forms and endorsements are attached for the location.

| NAME | FORM | EDITION |
|---------------------------------------|---------------|------------|
| | NUMBER | DATE |
| Home Owners Declarations Page | PHVH-DEC- | 05/01/2019 |
| C | CA-001 | |
| OFAC Notice | PURE-DSC- | 08/01/2015 |
| | GEN-001 | |
| Consumer Services Notice - California | PURE-DSC- | 08/01/2019 |
| | CA-001 | |
| California Residential Property | PHVH-DSC- | 12/01/2019 |
| Insurance Bill of Rights and Claim | CA-003 | |
| Reporting Disclosure | | |
| High Value Homeowners Policy | PHVH-PCF- | 04/01/2021 |
| | CA-001 | |
| Designated Additional Person Notice - | PHVH-END- | 07/01/2016 |
| CA | CA-001 | |
| Additional Insured | PHVH-END- | 02/01/2020 |
| | GEN-046 | |
| Earthquake Extension for Unit Owners | PHVH-029-CA | 06/01/2013 |
| or Tenants - California | | |
| Earthquake Loss Assessment Coverage | PHVH-077-CA | 06/01/2013 |
| Ensuing Fungi Increase | PHVH-019-GEN | 03/01/2008 |
| Elimination of Ensuing Fungi Increase | PHVH-057-CA | 06/01/2013 |
| for Earthquake Loss | | |
| Loss Assessment Increase - California | PHVH-END- | 04/01/2020 |
| | CA-010 | |
| Contents Extended Replacement Cost | PHVH-054-GEN | 03/01/2012 |
| Coverage | | |
| Excess Flood Extension | PHVH-END- | 10/01/2019 |
| | GEN-033 | |
| Workers Compensation Residence | PHVH-063-CA | 06/01/2013 |
| Employees - California | | |
| California Earthquake Coverage | PHVH-RETRO-CA | 06/01/2013 |
| Discount Notice | nr.m.n | 0.2 / / |
| Privacy Notice | PURE-038-GEN | 03/01/2014 |
| Important Notice Regarding Flood | PHVH-043-GEN | 03/01/2008 |
| Insurance | | |

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WENDY

Policy Number HO119068400

MORTGAGEE INFORMATION

JP MORGAN CHASE BK HASKINS RANCH CIR 29 DANVILLE, CA 94506 Loan Number 150000

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WENDY

Policy Number HO119068400

| CREDITS & SURCHARGES | |
|--|----------------------------|
| Major Renovation Surcharge | No |
| Year Built | 1979 |
| Vacancy Surcharge | No |
| Central Reporting Burglar Alarm Credit | Yes |
| Central Reporting Fire Alarm Credit | Yes |
| Guard Gated Community Credit | Yes |
| Residential Sprinkler System Credit | Yes |
| Year Renovated | |
| Water Leak Detection System with Master Shut Off | Yes - with alarm |
| 24 Hour Doorman | No |
| Surveillance Camera | |
| Gated Community Patrol Service Credit | Yes |
| Exterior Sprinkler Credit | No |
| Ember Resistant Venting Credit | No |
| Protection Class | 3 |
| No Eaves or Enclosed Eaves Credit | No |
| Annual Brush Removal Contract Credit | No |
| Permanently Installed Wildfire Spray System Credit | No |
| Portable Fire Break System Credit | No |
| Monitored Heat Sensors Credit | No |
| Shelter-in-Place Credit | No |
| Jewelry and Art Companion Credit | No |
| Auto Companion Credit | No |
| Excess Companion Credit | No |
| PURE Marketing Group Credit | N/A |
| Construction Type | Reinforced Poured Concrete |
| Flood Zone | PRP - B/C/X |
| Seasonal Surcharge | No |
| Minor Renovation Surcharge | No |
| | |

| Workers Compensation Schedule of Employees | | | | |
|--|--|--------------------|----------------------|---------|
| Class | Description | No. of Employee | Rate per Employee | Premium |
| 0910 | Less than full time classification | 1 | \$100 | \$100 |
| 0912 | Full time Outside Residence Employee working 10 or more hours per week | 0 | \$286 | \$0 |
| 0913 | Full time Inside Residence Employee working 20 or more hours per week | 0 | \$464 | \$0 |

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WENDY

Policy Number HO119068400

Total Premium \$34,699 Surplus Contribution \$3,470

Grand Total \$38,169

YOU WILL BE BILLED SEPARATELY FOR ANY PREMIUM DUE.

Authorized Company Representative



This endorsement changes the policy. Please read it carefully.

All provisions and conditions of the policy apply unless they are altered by this endorsement.

Loss Payee Name & Mailing Address **BONNIE** FRANCIS AVE 3798 CHINO, CA 91710

It is agreed and understood that with respect to the following location:

S BEDFORD DR 255 BEVERLY HILLS, CA 90212

The definition of **insured** is amended to include the loss payee shown above with respect to the described property.

CANCELLATION AND NONRENEWAL NOTIFICATION

If we decide to cancel or not to renew this policy, the persons or organizations named in the Schedule will be notified in writing. All other provisions of this policy apply.

All other provisions of this policy apply.