



High Value Homeowners Policy

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 BEVERLY HILLS, CA 90212	Homeowner

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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FORMS & ENDORSEMENTS

The following forms and endorsements are attached for the location.

NAME	FORM NUMBER	EDITION DATE
Home Owners Declarations Page	PHVH-DEC-CA-001	05/01/2019
OFAC Notice	PURE-DSC-GEN-001	08/01/2015
Consumer Services Notice - California	PURE-DSC-CA-001	08/01/2019
California Residential Property Insurance Bill of Rights and Claim Reporting Disclosure	PHVH-DSC-CA-003	12/01/2019
High Value Homeowners Policy	PHVH-PCF-CA-001	04/01/2021
Designated Additional Person Notice - CA	PHVH-END-CA-001	07/01/2016
Additional Insured	PHVH-END-GEN-046	02/01/2020
Basic Earthquake Extension for Dwellings - California	PHVH-020-CA	06/01/2013
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	04/01/2019
Thoroughbred Horse Liability Extension	PHVH-078-GEN	06/01/2012
Fire and Lightning Extension for Landscaping	PHVH-END-GEN-025	07/01/2016
Workers Compensation Residence Employees - California	PHVH-063-CA	06/01/2013
California Earthquake Coverage	PHVH-RETRO-CA	06/01/2013
Discount Notice		
Privacy Notice	PURE-038-GEN	03/01/2014
Important Notice Regarding Flood Insurance	PHVH-043-GEN	03/01/2008

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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	Yes
Ember Resistant Venting Credit	Yes
Protection Class	1
No Eaves or Enclosed Eaves Credit	No
Annual Brush Removal Contract Credit	No
Permanently Installed Wildfire Spray System Credit	Yes
Portable Fire Break System Credit	No
Monitored Heat Sensors Credit	Yes
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	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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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

INSURED LOCATION

HAYDEN WAY 119
BREA, CA 92821

TYPE OF INSURED LOCATION

Condo/Co-op

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

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MORTGAGEE INFORMATION

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

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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	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

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Total Premium	\$34,699
Surplus Contribution	\$3,470
Grand Total	\$38,169

YOU WILL BE BILLED SEPARATELY FOR ANY PREMIUM DUE.



Authorized Company Representative



Loss Payable Clause

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.