

| EVERGREEN COMMUNITY ASSOCIATION | | |
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| DEAR HOMEOWNER BROCHURE | | |
| Policy Period | | 12.13.2023 to 12.13.2024 |
| Property Limit | | 54,800,000 |
| Property Coverage Endorsement | | Guaranteed Replacement Cost |
| Property Deductible All Special Form Perils | | 10,000 |
| WALLS-IN BACK TO THE ORIGINAL BUILD - Finished Surfaces are included but | | Walls-in coverage back to the Original Build |
| only with the like kind and quality of what was originally installed by the | | Betterments and Improvements (Upgrades) |
| Developer/Declarant. | | Added by Unit Owners are EXCLUDED |
| Does Coverage Conform to CC&R Insurance Section | | YES |
| Earthquake Policy Period | | N/A |
| Earthquake Loss Limit / Deductible "Per Building" | | N/A |
| | | ONDO) POLICY TO DISCUSS THE BELOW |
| ITEMS ON HOW TO PRO | TECT YOURSELF AGAINST THE PRO | PERTY DEDUCTIBLES ABOVE |
| Personal Property | Items Such as Clothing, Furniture, Jewelry, Television, etc. | |
| Additional Living Expense | If Unit Becomes Uninhabitable Due to an Insured Loss | |
| Personal Liability | Protection for Personal Lawsuits, Legal and | |
| | Medical Expenses; Injury or Property Damage to Others | |
| Condo Building Coverage | Upgraded flooring, window coverings, built-in cabinets, | |
| | bookcases, finished surfaces, wall/ceilings but only below the property deductibles referenced in first section above | |
| Loss Assessment (With or Without | Unit Owner's share of assessments charged | |
| Earthquake Loss Assessment) | by the HOA for property or liability losses. | |
| IF YOU RECEIVED A LETTER FROM YOUR LENDER BELOW ARE YOUR OPTIONS | | |
| | he Section below Email or Fax the Letter \ | |
| - | DIDIRECT.COM and you can obtain your ce | |
| | n be reached by calling (877) 456-364 | , |
| GENERAL INFORMATION AND HOA SERVICE TEAM CONTACT INFORMATION | | |
| Main Phone | (949) 381-7700 or (714) 740-1111 | |
| General Email | ARRinfo@AleraGroup.com | |
| Jon – Crain Marketing Specialist | Direct (949) 381-7720 Jon.Crain@AleraGroup.com | |
| | CLAIMS | |
| Sylvia Salas – Claims Manager | Direct (949) 381.7722 Sylvia.Salas@AleraGroup.com | |
| Glenn Robinson – Claims Backup | Direct (949) 381-7712 Glenn.Robinson@AleraGroup.com | |
| · · · | OWNER SHOULD SECURE AN HO-6 | · · · |
| Natalie Myrick, Personal Lines Manager. Contact for a Free/No Obligation Personal | | Direct Line (949) 381-7708 |
| Insurance Quote and/or Review. | | Natalie.Myrick@Aleragroup.com |

ALERA – ARR INSURANCE AGENCY LLC | www.aleragroup.com | License# 0M10410 1500 Quail Street |Suite 100 | Newport Beach CA 92660

Residential and Commercial Associations • Lessors Risks • Employee Benefits Workers Compensation • Course of Construction • Earthquake • Flood • Hard to Place