

EVERGREEN COMMUNITY ASSOCIATION DEAR HOMEOWNER BROCHURE

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| Policy Period | 12.13.2024 to 12.13.2025 |
| Property Limit | 54,800,000 |
| Property Coverage Endorsement | Guaranteed Replacement Cost |
| Property Deductible All Special Form Perils | 25,000 |
| WALLS-IN BACK TO THE ORIGINAL BUILD - Finished Surfaces are included but only with the like kind and quality of what was originally installed by the Developer/Declarant. | Walls-in coverage back to the Original Build. Betterments and Improvements (Upgrades) 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 |

PLEASE CONTACT THE INSURANCE AGENT HANDLING YOUR HO-6 (CONDO) POLICY TO DISCUSS THE BELOW ITEMS ON HOW TO PROTECT YOURSELF AGAINST THE PROPERTY DEDUCTIBLES ABOVE

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| 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 Earthquake Loss Assessment) | Unit Owner's share of assessments charged by the HOA for property or liability losses. |

IF YOU RECEIVED A LETTER FROM YOUR LENDER BELOW ARE YOUR OPTIONS

- Using the General Information in the Section below Email or Fax the Letter You Received.
- Create a Free Account at WWW.EOIDIRECT.COM and you can obtain your certificate annually online
- EOI Customer Service/Help Desk can be reached by calling (877) 456-364

GENERAL INFORMATION AND HOA SERVICE TEAM CONTACT INFORMATION

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|----------------------------------|--|
| 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

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|--------------------------------|---|
| Sylvia Salas – Claims Manager | Direct (949) 381.7722 Sylvia.Salas@AleraGroup.com |
| Glenn Robinson – Claims Backup | Direct (949) 381-7712 Glenn.Robinson@AleraGroup.com |

EVERY UNIT OWNER SHOULD SECURE AN HO-6 (CONDO POLICY)

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| Natalie Myrick, Personal Lines Manager. Contact for a Free/No Obligation Personal Insurance Quote and/or Review. | Direct Line (949) 381-7708 Natalie.Myrick@Aleragroup.com |
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ALERA – ARR INSURANCE AGENCY LLC | www.aleragroup.com | License# 0M10410
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