



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

Cert ID 39966

DATE (MM/DD/YYYY)

09/25/2025

THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

PRODUCER NAME, CONTACT PERSON AND ADDRESS Prendiville Insurance Agency 24661 Del Prado, Suite 3 License #0740433 Dana Point CA 92629		PHONE (A/C, No, Ext): (949) 487-9696	COMPANY NAME AND ADDRESS Golden Bear Insurance Company	NAIC NO: 39861
FAX (A/C, No): (949) 487-9626		E-MAIL ADDRESS:	IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE:	SUB CODE:		POLICY TYPE Earthquake	
AGENCY CUSTOMER ID #: 449811		LOAN NUMBER		POLICY NUMBER GFD03004773-01
NAMED INSURED AND ADDRESS PGA West Residential Association, Inc. 54-320 Southern Hills La Quinta CA 92253		EFFECTIVE DATE 10/01/2025	EXPIRATION DATE 10/01/2026	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
ADDITIONAL NAMED INSURED(S)		THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) BUILDING OR BUSINESS PERSONAL PROPERTY

LOCATION/DESCRIPTION All Commons Areas within PGA West Residential Association Inc., La Quinta, CA 92253

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION		PERILS INSURED	BASIC	BROAD	SPECIAL	X	Earthquake
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 9,563,176						DED: 15%	
		YES	NO	N/A			
<input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE				X	If YES, LIMIT: Actual Loss Sustained; # of months:		
BLANKET COVERAGE		X			If YES, indicate value(s) reported on property identified above: \$		
TERRORISM COVERAGE		X			Attach Disclosure Notice / DEC		
IS THERE A TERRORISM-SPECIFIC EXCLUSION?							
IS DOMESTIC TERRORISM EXCLUDED?							
LIMITED FUNGUS COVERAGE		X			If YES, LIMIT: DED:		
FUNGUS EXCLUSION (If "YES", specify organization's form used)		X					
REPLACEMENT COST		X					
AGREED VALUE			X				
COINSURANCE		X			If YES, %		
EQUIPMENT BREAKDOWN (If Applicable)				X	If YES, LIMIT: DED:		
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		X			If YES, LIMIT: DED:		
- Demolition Costs		X			316,941	DED: 15%	
- Incr. Cost of Construction		X			316,941	DED: 15%	
EARTH MOVEMENT (If Applicable)		X			If YES, LIMIT: DED:		
FLOOD (If Applicable)		X			If YES, LIMIT: DED:		
WIND / HAIL INCL <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO Subject to Different Provisions:				X	If YES, LIMIT: DED:		
NAMED STORM INCL <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO Subject to Different Provisions:				X	If YES, LIMIT: DED:		
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS		X					

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

CONTRACT OF SALE	LENDER'S LOSS PAYABLE <input type="checkbox"/>	LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
MORTGAGEE	X Certificate Holder		
NAME AND ADDRESS c/o Board of Directors 54-320 Southern Hills La Quinta CA 92253			AUTHORIZED REPRESENTATIVE

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Special Conditions Overflow

DATE
09/25/2025

AGENCY	PHONE, (A/C, No, Ext): (949) 487-9696	APPLICANT (First Named Insured)
	Fax (A/C, No.): (949) 487-9626	PGA West Residential Association, Inc.
Prendiville Insurance Agency 24661 Del Prado, Suite 3 Dana Point CA 92629		54-320 Southern Hills La Quinta CA 92253
CODE:	SUB CODE:	
AGENCY CUSTOMER ID: 449811		

SPECIAL CONDITIONS / OTHER COVERAGES

This Evidence of Insurance is Intended to Provide Proof of Coverage Only.

Earthquake Deductible: 15% of the Total Replacement Values at Time of Loss per Unit of Insurance (Building) Affected,
Subject to \$25,000 Minimum Per Occurrence; AOP is \$25,000 Per Occurrence.

*CANCELLATION: 30 DAY NOTICE, EXCEPT 10 DAY NOTICE FOR NON-PAYMENT OF PREMIUM.