



General Insurance Information for the Homeowners of PGA WEST RESIDENTIAL ASSOCIATION, INC.

Our agency is pleased to have been retained as the insurance service provider for the PGA West Residential Association, Inc. effective 10/01/2023. In coordination with the Association, our agency would like to provide all homeowners with information of what the master insurance policy covers *within the residential units*. To ensure that all homeowners are maintaining proper limits of insurance, please review the information below and on the reverse.

Items Covered by the Master Policy: Consistent with the CC&Rs, the Association's insurance covers all Association structures, including the residential units. The interior coverage extends to all studs, drywall, rough electrical and plumbing. The Association carries a \$10,000 deductible.

Individual Unit Owner Insurance Needs: Whether you personally occupy your unit or have a tenant, please inform your personal insurance agent that you need an **HO-6 insurance** policy. Owners need to insure all interior items beyond the drywall that are a part of the building or structure. Examples would be: plumbing and electrical fixtures; cabinetry, countertops, appliances, floor coverings, ceiling coverings, wall coverings, etc. It is also important to cover your personal contents, liability, loss of use, loss assessment, and earthquake insurance coverage for your interior. Please refer to the insurance responsibility checklist on the reverse side of this document for more information, including recommended limits.

Individual Assessments and the Association's Deductible

All homeowners should consider insurance to cover assessments levied by the Association to a homeowner, as well as coverage which helps the individual homeowner pay for the Association's \$10,000 deductible, if needed.

Example: A water pipe bursts inside a unit, which causes damage. The individual homeowner may be solely responsible for the Association's insurance deductible.

Through an effective individual unit owner policy (HO-6) coverage for your Association deductible can be easily obtained. Please talk to your individual insurance agent.

How to Obtain a Certificate of Insurance

Certificates of Insurance (available to financial institutions for loan purposes) may be obtained by visiting www.EOIDirect.com or contacting their help desk at (877) 456-3643.

How to File a Claim

If you have a claim, notify your Association's management company and your own homeowner's insurance carrier.

The above information is provided to assist in understanding the basic coverage on the Association's and Unit Owner's policies. For final coverage determination, both policies should be reviewed



Insurance Responsibility Checklist for Building Property

Insurable Property	Insured by HOA	Insured by Homeowner
Exterior Building Structure	X	
Building Utility Installations	X	
Drywall of Unit as Originally Constructed	X	
Rough Plumbing and Electrical	X	
Flooring and Wall Coverings		X
Countertops		X
Cabinetry		X
Appliances		X
Plumbing and Electrical Fixtures		X
Fixtures within Residential Unit		X
Windows	X	
Entry Door	X	
Personal Property: Furniture, Electronics, Clothing, etc.		X
Loss Assessment		X

The Unit Owner’s HO-6 Policy will cover items such as: Personal Property, Building Improvements, Interior Structures, Liability, Loss of Use, and Loss Assessment. Talk to an Agent about this important policy as these items are not covered by the association’s insurance policy.

Non-Owner occupied units need similar coverage, but with the addition of Loss of Rents.

Special Note Regarding Earthquake Insurance:

The Board of Directors has authorized MOTUS Insurance to provide Earthquake Coverage to residents of PGA West Residential. For more information go www.motusins.com or call (833) 688-8746

The above information is provided to assist in understanding the basic coverage on the Association’s and Unit Owner’s policies. For final coverage determination, both policies should be reviewed



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

09/21/2023

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

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Prendiville Insurance Agency 24661 Del Prado, Suite 3 License #0740433 Dana Point CA 92629	CONTACT NAME: PHONE (A/C. No. Ext): (949) 487-9696		FAX (A/C. No.): (949) 487-9626
	E-MAIL ADDRESS:		
INSURER(S) AFFORDING COVERAGE			NAIC #
INSURER A: Truck Insurance Exchange			21709
INSURER B: PMA Companies, Inc.			001733
INSURER C: Spinnaker Insurance Company			24376
INSURER D: Greenwich Insurance Company			22322
INSURER E: Northfield Insurance Company			27987
INSURER F: Travelers Casualty and Surety			19038


COVERAGES **HR** **CERTIFICATE NUMBER:** Cert ID 36564 (1) **REVISION NUMBER:**

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
E	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			60680-72-62	01/01/2024	10/01/2024	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			60680-72-62	01/01/2024	10/01/2024	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
D	UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$			PENDING	10/01/2023	10/01/2024	EACH OCCURRENCE \$ 25,000,000 AGGREGATE \$ 25,000,000
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Property (R/C)			60680-72-62	01/01/2024	10/01/2024	Coverage (R/C): \$ 585,485,000 Deductible: \$10,000
C	Cyber Liability			PENDING	10/01/2023	10/01/2024	Cyber Limit: \$ 2,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 Bare Walls Coverage Applies. 100% Replacement Cost. Wind & Hail Coverage is Included.
 Association has 1,422 units. Building limit covers only 1,354 Units, 524 Buildings.
 Equipment Breakdown Coverage Included. 8% Inflation Guard. Building Ordinance Coverage:
 A(Undamaged)=Included; B(Demolition)=\$297,000; C(Increased Construction Cost)=\$297,000.
 Fidelity Bond Total Limit: \$18,000,000. Fidelity Bond Breakdown:
 B) Primary Bond Policy #PENDING; \$6,000,000 Limit / \$25,000 Deductible.
 F) Excess Fidelity Bond; Policy #PENDING; \$5,000,000 Limit.
 Great American Ins. Co.) Excess Fidelity Bond; Policy #SAA-554-38-21-9505-013; \$5,000,000 Limit.
 Continental Casualty Insurance Co) Excess Fidelity Bond; Policy #PENDING; \$2,000,000 Limit.

CERTIFICATE HOLDER**CANCELLATION**

PGA West Residential Association, Inc. 54-320 Southern Hills La Quinta CA 92253	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
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DESCRIPTION OF OPERATIONS SECTION CONTINUED

DATE
09/21/2023

CERTIFICATE HOLDER:

PGA West Residential Association, Inc.

54-320 Southern Hills

La Quinta CA 92253

INSURED:

PGA West Residential Association, Inc.

54-320 Southern Hills

La Quinta CA 92253

DESCRIPTION OF OPERATIONS CONTINUED:

E) Policy# #WS524852; Pesticide Liability Coverage \$1,000,000 Per Occurrence
Limit.

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



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

Cert ID 36589

DATE (MM/DD/YYYY)

09/28/2023

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 Insurance Company of the West	NAIC NO: 27847
FAX (A/C, No): (949) 487-9626		E-MAIL ADDRESS:	IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE: 00	SUB CODE:		POLICY TYPE Earthquake & Flood	
AGENCY CUSTOMER ID #: 449811		LOAN NUMBER		POLICY NUMBER PENDING
NAMED INSURED AND ADDRESS PGA West Residential Association, Inc. 54-320 Southern Hills La Quinta CA 92253		EFFECTIVE DATE 10/01/2023	EXPIRATION DATE 10/01/2024	<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 PGA West Residential Association Inc. #1, 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 & Flood
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 10,000,000		DED: 30%					
		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?		X					
IS DOMESTIC TERRORISM EXCLUDED?		X					
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			If YES, LIMIT: 200000CL DED:		
- Incr. Cost of Construction		X			If YES, LIMIT: 200000CL DED:		
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

<input type="checkbox"/> CONTRACT OF SALE	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
<input type="checkbox"/> MORTGAGEE			
NAME AND ADDRESS PGA West Residential Association, Inc. # 54-320 Southern Hills La Quinta CA 92253			AUTHORIZED REPRESENTATIVE

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Special Conditions Overflow

DATE
09/28/2023

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: 00	SUB CODE:	
AGENCY CUSTOMER ID: 449811		

SPECIAL CONDITIONS / OTHER COVERAGES

This Evidence of Insurance is Intended to Provide Proof of Coverage Only.
Earthquake and Flood Deductible: 30% of the Scheduled Values Per Unit Of Insurance, Subject to a \$50,000 Minimum Per Occurrence.
Sublimit: Building Ordinance A (Full Limits), Building Ordinance B&C \$2,000,000.

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