



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

03/23/2025

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.

If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

PRODUCER ABI Insurance an ISU Network Agency 4800 SW Griffith Dr. Suite 300 Beaverton, OR 97005	CONTACT NAME: PHONE (A/C, No, Ext): (503)292-1580 FAX (A/C, No): (503)467-4600 E-MAIL ADDRESS: certificates@abipdx.com PRODUCER CUSTOMER ID: 95961742														
INSURED Murrayhill Woods Condominium Association c/o FRESH START Real Estate, Inc. 6107 SW Murray Blvd. #313 Beaverton, OR 97008	<table><tr><th>INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr><tr><td>INSURER A : Accelerant National Insurance Company</td><td></td></tr><tr><td>INSURER B : Palomar Specialty Insurance Company</td><td></td></tr><tr><td>INSURER C : Federal Insurance Company</td><td></td></tr><tr><td>INSURER D : Continental Casualty Company</td><td></td></tr><tr><td>INSURER E :</td><td></td></tr><tr><td>INSURER F :</td><td></td></tr></table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : Accelerant National Insurance Company		INSURER B : Palomar Specialty Insurance Company		INSURER C : Federal Insurance Company		INSURER D : Continental Casualty Company		INSURER E :		INSURER F :	
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COVERAGES**CERTIFICATE NUMBER:****REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

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	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	☒ PROPERTY	N030PK1315-02	04/04/2025	04/04/2026	BUILDING	\$
	CAUSES OF LOSS	DEDUCTIBLES			PERSONAL PROPERTY	\$
	☐ BASIC	BUILDING 25,000			BUSINESS INCOME	\$
	☐ BROAD	CONTENTS			EXTRA EXPENSE	\$
	☒ SPECIAL				RENTAL VALUE	\$
	☒ EARTHQUAKE	10%			☒ BLANKET BUILDING	\$37,000,000
	☒ WIND	25,000			BLANKET PERS PROP	\$
	☐ FLOOD				BLANKET BLDG & PP	\$
	☒ Water Damage	25,000/Unit				\$
		See Page 2	**See Page 2**	**See Page 2**	☒ Earthquake Limit	\$37,885,340
	☐ INLAND MARINE	TYPE OF POLICY				\$
	CAUSES OF LOSS					\$
	☐ NAMED PERILS	POLICY NUMBER				\$
						\$
	☒ CRIME				☒ Employee Dishonesty	\$1,100,000
	TYPE OF POLICY	**See Page 2**	**See Page 2**	**See Page 2**	☒ Computer Fraud	\$1,100,000
					☒ Forgery/Alteration	\$75,000
A	☒ BOILER & MACHINERY / EQUIPMENT BREAKDOWN	N030PK1315-02	04/04/2025	04/04/2026	☒ Equipment Breakdown	\$37,857,031
						\$
A	Commercial General Liability	N030PK1315-02	04/04/2025	04/04/2026	☒ Per Occurrence Limit	\$1,000,000
	Directors & Officers	619001667	03/23/2025	03/23/2026	☒ Directors & Officers	\$1,000,000

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

EVIDENCE OF INSURANCE
Need a Certificate for an owner or lender?
Request Certificate from:
www.abipdx.com

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

CMD

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ADDITIONAL REMARKS SCHEDULE

AGENCY ABI Insurance an ISU Network Agency		NAMED INSURED Murrayhill Woods Condominium Association	
POLICY NUMBER		c/o FRESH START Real Estate, Inc.	
CARRIER	NAIC CODE	6107 SW Murray Blvd. #313	
		Beaverton, OR 97008	
		EFFECTIVE DATE: 03/23/2025	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: _____ FORM TITLE: _____

WALLS IN COVERAGE INCLUDED
 BETTERMENTS AND IMPROVEMENTS INCLUDED
 GUARANTEED REPLACEMENT COST
 174 RESIDENTIAL UNITS
 THE PROPERTY MANAGEMENT COMPANY IS LISTED AS AN ADDITIONAL INSURED
 CANCELLATION NOTICES ARE SENT DIRECTLY TO THE NAMED INSURED WITH A 10 DAY NOTICE FOR NON-PAY
 AND 30 DAY NOTICE FOR ALL OTHER REASONS

The policy includes a Special Causes of Loss Form with a \$25,000 per occurrence deductible for all covered perils except as respects water damage. A \$25,000 per unit deductible applies only to water damage. In any one occurrence of loss or damage, the aggregate Per Unit Deductible shall not exceed 5% of the total Limit of Insurance for Building coverage.

Building Ordinance:

Coverage A (Undamaged Portion of Building) - \$37,000,000 Limit / \$25,000 Ded.

Coverage B (Demolition) - \$300,000 Limit / \$25,000 Ded.

Coverage C (Increased Cost of Construction) - \$300,000 Limit / \$25,000 Ded.

Full Earthquake Limits are written through two separate carriers which are as follows:

*Accelerant National Insurance Company - Policy #: N030PK1315-02 - 04/04/2026-04/04/2026 - \$10,000,000

*Palomar Specialty Insurance Company - Policy #: CPDCP-25-1111347-B-03 - 03/23/2025-03/23/2026 - \$27,885,340

Full Employee Dishonesty Limits are written through two separate carriers which are as follows:

*Accelerant National Insurance Company - Policy #: N030PK1315-02 - 04/04/2026-04/04/2026 - \$25,000

*Continental Casualty Company - Policy #: 619001667 - 03/23/2025-03/23/2026 - \$1,075,000

Umbrella Coverage is written through the following carrier:

*Federal Insurance Company - Policy #: G75086246 - 03/23/2025-03/23/2026 - \$5,000,000

Directors & Officers coverage is written through Continental Casualty Company - Policy #: 619001667