



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
03/20/2026

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		INSURER(S) AFFORDING COVERAGE 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 :	NAIC #

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	X	PROPERTY	N030PK1315-03	04/04/2026	04/04/2027	BUILDING	\$			
		CAUSES OF LOSS				DEDUCTIBLES	PERSONAL PROPERTY	\$		
		BASIC				BUILDING	BUSINESS INCOME	\$		
		BROAD				25,000	EXTRA EXPENSE	\$		
		X				SPECIAL	CONTENTS	RENTAL VALUE	\$	
						EARTHQUAKE	10%	X	BLANKET BUILDING	\$38,110,000
		WIND				25,000	BLANKET PERS PROP		\$	
		FLOOD					BLANKET BLDG & PP	\$		
		X				Water Damage	25,000/Unit			\$
							See Page 2	**See Page 2**	**See Page 2**	X
	INLAND MARINE	TYPE OF POLICY				\$				
	CAUSES OF LOSS					\$				
	NAMED PERILS	POLICY NUMBER				\$				
						\$				
X	X	CRIME	**See Page 2**	**See Page 2**	**See Page 2**	X	Employee Dishonesty	\$1,100,000		
		TYPE OF POLICY				X	Computer Fraud	\$1,100,000		
						X	Forgery/Alteration	\$75,000		
						X	Equipment Breakdown	\$38,967,031		
A	X	BOILER & MACHINERY / EQUIPMENT BREAKDOWN	N030PK1315-03	04/04/2026	04/04/2027		\$			
A	X	Commercial General Liability	N030PK1315-03	04/04/2026	04/04/2027	X	Per Occurrence Limit	\$1,000,000		
		Directors & Officers	619001667	03/23/2026	04/04/2027	X	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



ADDITIONAL REMARKS SCHEDULE

AGENCY ABI Insurance an ISU Network Agency		NAMED INSURED Murrayhill Woods Condominium Association c/o FRESH START Real Estate, Inc. 6107 SW Murray Blvd. #313 Beaverton, OR 97008	
POLICY NUMBER		EFFECTIVE DATE: 04/04/2026	
CARRIER	NAIC CODE		

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) - \$38,110,000 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 #: N030PK1315-03 - 04/04/2026-04/04/2027 - \$10,000,000
- *Palomar Specialty Insurance Company - Policy #: CPDCP-26-1111347-B-04 - 03/23/2026-04/04/2027 - \$27,785,340

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

- *Accelerant National Insurance Company - Policy #: N030PK1315-02 - 04/04/2026-04/04/2027 - \$25,000
- *Continental Casualty Company - Policy #: 619001667 - 03/23/2025-04/04/2027 - \$1,075,000

Umbrella Coverage is written through the following carrier:

- *Federal Insurance Company - Policy #: TBD - 03/23/2026-04/04/2027 - \$5,000,000

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