



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
11/24/2014

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 InterWest Insurance Services License #0B01094 P.O. Box 255188 Sacramento CA 95865-5188	CONTACT NAME: Association Contact PHONE (A/C, No, Ext): 916-609-8444 FAX (A/C, No): 916-979-7992 E-MAIL ADDRESS: condocerts@iwins.com PRODUCER CUSTOMER ID: CROSS17														
INSURED Crosswoods HOA 6510-B Crosswoods Circle Citrus Heights CA 95621	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: center;">NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A: AMCO Insurance Company</td> <td style="text-align: center;">19100</td> </tr> <tr> <td>INSURER B: Continental Casualty Company</td> <td style="text-align: center;">20443</td> </tr> <tr> <td>INSURER C:</td> <td></td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </tbody> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: AMCO Insurance Company	19100	INSURER B: Continental Casualty Company	20443	INSURER C:		INSURER D:		INSURER E:		INSURER F:	
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COVERAGES **CERTIFICATE NUMBER:** 1085553535 **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
 Re: Crosswoods HOA, Crosswoods Circle & surrounding streets and courts, Citrus Heights, CA 95621. 451 units in 171 buildings.

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	<input checked="" type="checkbox"/> PROPERTY	ACP7816367473	11/15/2014	11/15/2015	<input checked="" type="checkbox"/> BUILDING <input checked="" type="checkbox"/> PERSONAL PROPERTY <input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> EXTRA EXPENSE <input type="checkbox"/> RENTAL VALUE <input checked="" type="checkbox"/> BLANKET BUILDING <input type="checkbox"/> BLANKET PERS PROP <input type="checkbox"/> BLANKET BLDG & PP	\$ \$\$ 150,000 \$ \$ \$ \$95,567,000 \$ \$ \$	
	CAUSES OF LOSS						DEDUCTIBLES
	<input type="checkbox"/> BASIC						BUILDING
	<input type="checkbox"/> BROAD						5,000
	<input checked="" type="checkbox"/> SPECIAL						CONTENTS
							5,000
	<input type="checkbox"/> EARTHQUAKE						
	<input checked="" type="checkbox"/> WIND						
	FLOOD						
<input checked="" type="checkbox"/> Repl Cost	100%					\$	
	INLAND MARINE	TYPE OF POLICY				\$	
	CAUSES OF LOSS					\$	
	<input type="checkbox"/> NAMED PERILS	POLICY NUMBER				\$	
						\$	
B	<input type="checkbox"/> CRIME	0598932761	11/15/2014	11/15/2015	<input checked="" type="checkbox"/> Fidelity	\$500,000	
	TYPE OF POLICY						
	Employee Fidelity						
	<input type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$	
						\$	
						\$	

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

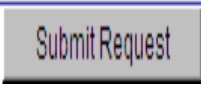
CERTIFICATE HOLDER

CANCELLATION

Crosswoods Homeowners Association 6510-B Crosswoods Circle Citrus Heights CA 95621	<p>SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.</p> <p>AUTHORIZED REPRESENTATIVE</p>
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Association Certificates available at
<https://portal.iwins.com>

<ol style="list-style-type: none">1. Login Login ID: Certs8444 Password: Certs84442. Click on Proof of Insurance3. Enter "Crosswoods" for the Association name4. Click on Crosswoods HOA Paul Schorno5. Select appropriate/desired certificate	<ol style="list-style-type: none">6. Enter the Required fields with Lender information Full Name Address City, State, Zip Code Loan Number Holder Specific Portion: Unit Owner, Name, Address and Loan Number <p>Recipient #1 is the Lender with email (or fax)</p> <p>Recipient #2 is the Unit Owner with email (or fax)</p> <p> To deliver the Certificate and Loss Payable Endorsement</p>
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CA DOI License #OB01094

Let our experience guide you.