

EXHIBIT #00



725 S. Figueroa Street, Suite 3900
Los Angeles, CA 90017
(800) 339-4099
www.cfpnet.com

YOUR INSURANCE BROKER
MICHAEL ARTHUR REY



Questions about your Insurance Renewal Offer?



Follow these simple steps to ensure you have the coverage you need when you need it most.

- ✓ **REVIEW YOUR POLICY**
Do you have the right amount and type of insurance in case of a loss? Selecting the amount and type of insurance coverage appropriate for your needs is YOUR responsibility.
Ask your Broker to help guide you in making these selections
- ✓ **KNOW WHAT COVERAGE YOUR FAIR PLAN POLICY PROVIDES**
If you cannot get insurance with another company, consider purchasing a Difference in Conditions (DIC) policy that provides important coverages not available in your FAIR Plan policy such as water damage, theft and liability coverage.
SEE THE INSURANCE COMPARISON CHART ON THE REVERSE.
Contact your Broker for more information



This illustration is intended as an overview only. Read the applicable forms for complete terms, conditions and exclusions.

- ✓ **SHOP AROUND**
The insurance marketplace changes regularly so the FAIR Plan may not be your only option. DIC policy prices can vary greatly between companies.
Contact your Broker to see if other coverage is available

MICHAEL ARTHUR REY
23161 MILL CREEK DRIVE, STE 250
LAGUNA HILLS CA 92653

continued on reverse side
Broker Copy

C# 7 (7706828.8281854.9343060)

CFP-R3a (09/2019)

DWELLING RENEWAL INVOICE



CALIFORNIA FAIR PLAN PROPERTY INSURANCE (800) 339-4099 cfpnet.com

Invoice Date: 09/09/24
Payment Due Date: 10/14/24
Policy Number: CFP [redacted]
Policy Period: 10/14/24 To 10/14/25
12:01 am standard time at property location

INSURED NAME AND MAILING ADDRESS

PAMELA J NYE
[redacted]
PACIFIC PALISADES, CA 90272

CONTACT YOUR INSURANCE BROKER WITH QUESTIONS

Michael Arthur Rey
[redacted]

PROPERTY LOCATION

1335 PALISADES DR
PACIFIC PALISADES, CA 90272

ACCOUNT SUMMARY

Previous Balance: \$2,942.00
Premium Due: 2,942.00
Payments: -0.00
Adjustments: 0.00
Refunds: 0.00
Fees: 0.00

Payment Plan: Paper Annual Pay

Pay online 24/7 via Credit Card or E-Check at:
https://action.cfpnet.com/#/make-payment

Total Outstanding Balance: \$2,942.00

Payment Due on 10/14/24: \$2,942.00

Or Pay in Full \$2,942.00

For Overnight Mail Only:
Lockbox Services 840244
ATTN: CALIFORNIA FAIR PLAN ASSOCIATION
3440 FLAIR DRIVE
EL MONTE, CA 91731

- If a check is not honored when we first present it to your financial institution, or the online payment is reversed for any reason, the policy will cancel for non-payment of premium. Any notice we may send conditionally acknowledging payment or reinstating the policy will be void if California FAIR Plan Association has not received payment, in good funds, by the payment due date. If we have cashed a check or otherwise accepted payment, it will be refunded.
• If you have a California Earthquake Authority (CEA) policy and your California FAIR Plan policy is canceled, coverage under your CEA policy will be canceled.
• Returned payments will incur a \$25.00 fee. 1

Tear along the perforation

Insured Copy

PAYMENT COUPON

Write your Policy Number on your check
Make sure to include this payment coupon

Amount Due: \$2,942.00
Pay In Full: \$2,942.00
Code: 003 ID: 55555555

Due Date: 10/14/24
Policy Number: CFP [redacted]
Amount Remitted: \$ [] [] [] [] [] [] [] [] [] []

PAMELA J NYE
[redacted]
PACIFIC PALISADES, CA 90272

CALIFORNIA FAIR PLAN ASSOCIATION
PO BOX 840244
LOS ANGELES, CA 90084-0244

101420240100931134000029420000000000000000294200003555555558

California FAIR Plan Association
INSURANCE POLICY COMPARISON CFP DWELLING POLICY TO ISO HO-3

IMPORTANT NOTICE

This chart summarizes some of the significant differences between the coverage provided by the FAIR Plan's basic dwelling policy and the coverage provided by insurance advisory organization Insurance Service Office, Inc. (ISO) more comprehensive California homeowners (HO-3) policy form. You should consider purchasing a companion policy, commonly known as a Difference in Conditions (DIC) policy to supplement what the FAIR Plan policy provides. For a complete, specific understanding of all of the similarities and differences between the FAIR Plan dwelling policy and the insurance available in the standard market, you should consult with a licensed insurance broker. In all cases, the specific language of the policy shall constitute the terms and conditions of the coverage provided. **THIS CHART IS NOT ALL-INCLUSIVE.**

| PERILS INSURED AGAINST (not all-inclusive) | CFP POLICY | ISO HO-3 |
|--|-----------------|---------------|
| DWELLING | | |
| All physical loss unless specifically excluded (including water damage) | no coverage | ✓ |
| Fire or Lightning | ✓ | ✓ |
| Smoke | ✓ | ✓ |
| Internal Explosion | ✓ | ✓ |
| Extended Coverage (windstorm or hail, explosion, riot, aircraft, vehicles) | Optional | ✓ |
| Vandalism or Malicious Mischief | Optional | ✓ |
| CONTENTS | | |
| Fire or Lightning | ✓ | ✓ |
| Smoke | ✓ | ✓ |
| Internal Explosion | ✓ | ✓ |
| Extended Coverage (windstorm or hail, explosion, riot, aircraft, vehicles) | Optional | ✓ |
| Vandalism or Malicious Mischief | Optional | ✓ |
| Theft | no coverage | ✓ |
| Falling Objects | no coverage | ✓ |
| Weight of Ice, Snow or Sleet | no coverage | ✓ |
| Accidental Discharge or Overflow of Water or Steam | no coverage | ✓ |
| Freezing | no coverage | ✓ |
| Sudden Accidental Damage from Artificially Generated Electrical Current | no coverage | ✓ |
| LIABILITY COVERAGES | | |
| Personal Liability | no coverage | ✓ |
| Medical Payments to Others | no coverage | ✓ |
| Damage to Property of Others | no coverage | \$1,000 Limit |

OTHER COVERAGES, LIMITS AND CONDITIONS (not all inclusive)

| | CFP POLICY | ISO HO-3 |
|---------------------------|---|--|
| Replacement Cost | Optional | ✓ |
| Other Structures | Use up to 10% of Dwelling Limit (reduces dwelling limit), or Optional - you may buy additional Other Structures coverage | 10% of Dwelling Limit (does not reduce Dwelling Limit, and you may buy additional Other Structures coverage) |
| Additional Living Expense | no coverage | ✓ |
| Fair Rental Value | Use up to 10% of Dwelling Limit (reduces dwelling limit), or Optional - you may buy up to 50% of Dwelling Limit in additional Fair Rental Value coverage | ✓ |
| Ordinance or Law | Optional - you may buy up to 10% of Dwelling Limit in Ordinance or Law Coverage | 10% of Dwelling Limit (does not reduce Dwelling Limit, and you may buy additional Ordinance or Law coverage) |
| Debris Removal | Included in Limit of Liability applying to damaged property (reduces applicable limit), or Optional - you may buy up to 5% of Dwelling, Other Structures and Personal Property Combined Limits in additional Debris Removal coverage | Included in Limit of Liability applying to damaged property, but adds 5% to that limit, if necessary, for debris removal |



California FAIR Plan Association
DWELLING INSURANCE POLICY DECLARATIONS

725 S. Figueroa Street, Suite 3900
 Los Angeles, CA 90017
 (800) 339-4099
 www.cfpnet.com

TRANSACTION TYPE Dwelling - Renewal Offer

YOUR INSURANCE BROKER
 MICHAEL ARTHUR REY

DATE ISSUED 08/13/2023
 POLICY NUMBER CFP [REDACTED]
 POLICY PERIOD 10/14/2023 To 10/14/2024
 12:01 a.m. at the property location

PROPERTY LOCATION
 [REDACTED]
 PACIFIC PALISADES, CA 90272

INSURED NAME AND MAILING ADDRESS
 PAMELA J NYE
 [REDACTED]
 PACIFIC PALISADES, CA 90272

IMPORTANT NOTICE TO INSURED

The FAIR Plan does not estimate the cost to rebuild your home, or the cost of labor and materials in your (or any other) area, or determine the appropriateness of the coverage you select. Instead, those are your responsibilities. However, we are required by law to tell you that, "The limit of liability for this structure (Coverage A) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home".

RATING INFORMATION

| | | | | |
|--------------------|--------------------|-----------------|----------------------------|----------------------|
| YEAR BUILT 1973 | OCCUPANCY OWNER | # OF UNITS 1 | CONSTRUCTION TYPE FRAME | DEDUCTIBLE \$5000 |
|--------------------|--------------------|-----------------|----------------------------|----------------------|

COVERAGE AND PREMIUM INFORMATION

In case of loss we cover only that part of the loss which exceeds the deductible shown. We provide only those coverages, endorsements and perils shown below as (✓). These are brief summary descriptions; please read the entire policy for details. Ask your broker for assistance if you wish to obtain information about coverages you have not purchased.

COVERAGES, LIMITS, PERILS AND PREMIUMS

| SELECTED COVERAGES | LIMITS | PERILS INSURED AGAINST | PREMIUM |
|--|------------|--|----------|
| <input checked="" type="checkbox"/> A - Dwelling | \$ 673,367 | <input checked="" type="checkbox"/> Fire or Lightning, Internal Explosion and Smoke Damage | \$ 2,883 |
| <input type="checkbox"/> B - Other Structures | \$ 0 | <input checked="" type="checkbox"/> Extended Coverages | \$ 40 |
| <input checked="" type="checkbox"/> C - Personal Property | \$ 125,000 | <input checked="" type="checkbox"/> Vandalism or Malicious Mischief | \$ 16 |
| <input checked="" type="checkbox"/> D - Fair Rental Value | \$ 100,000 | Total Annual Premium \$ 2,939 | |
| <input checked="" type="checkbox"/> Ordinance or Law Coverage | \$ 67,336 | | |
| <input type="checkbox"/> Debris Removal (additional) | \$ 0 | | |
| <input checked="" type="checkbox"/> Extended Dwelling Coverage | \$ 168,342 | | |
| <input checked="" type="checkbox"/> Dwelling Replacement Cost | INCLUDED | | |
| <input checked="" type="checkbox"/> Inflation Guard | INCLUDED | | |
| <input checked="" type="checkbox"/> Personal Property Replacement Cost | INCLUDED | | |
| <input type="checkbox"/> Fences | \$ 0 | | |
| <input type="checkbox"/> Permitted Incidental Occupancy | \$ 0 | | |
| <input type="checkbox"/> Plants, Shrubs and Trees | \$ 0 | | |
| <input type="checkbox"/> Outdoor Radio and TV Equipment | \$ 0 | | |
| <input type="checkbox"/> Awnings | \$ 0 | | |
| <input type="checkbox"/> Signs | \$ 0 | | |
| <input type="checkbox"/> Improvements, Alterations and Additions | \$ 0 | | |

THIS IS NOT A BILL

You will be sent a bill approximately 30 days prior to the renewal effective date

THIS POLICY INCLUDES BUILDING CODE UPGRADE COVERAGE (WHICH WE CALL ORDINANCE OR LAW COVERAGE). PLEASE SEE ATTACHED NOTICE.

READ YOUR INSURANCE POLICY

Selecting the amount and type of insurance coverage appropriate for your needs is your responsibility.

FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY NUMBER CFP 2758404 02

CFP 00 01 (07/2017) Dwelling Property Policy Form, CFP0002 (04/2020) Amendatory Endorsement, CFP0001E (04/2019) Amendatory Endorsement, CFP100 (01/2021) Extended Dwelling Coverage Endorsement, CFP0001F (01/2021) Home Sharing Endorsement

MORTGAGEE/LOSS PAYEES

Subject to the provisions of the loss payable clauses attached hereto, loss, if any, on dwelling (and other structures, if applicable) shall be payable to:

1ST MORTGAGEE

2ND MORTGAGEE

THESE DECLARATIONS WITH FORMS AND ENDORSEMENTS LISTED ABOVE ARE YOUR INSURANCE POLICY

MESSAGE BOARD

- ✓ This policy is a contract between us and the Named Insured(s) and any loss payees identified on this Declarations Page. This policy does not provide coverage to any person or entity not named here.

PRIVACY NOTICE

How We Collect, Use, Disclose and Protect Your Personal Information

When you apply for insurance with the California FAIR Plan Association (the FAIR Plan), you entrust us with some personal information about yourself. This notice briefly describes our practices regarding your personal information, including what information we gather, how we protect it, and how you can help ensure its accuracy. The Fair Plan wants you to know, and assures you, that the Fair Plan does not sell your information to anyone.

How We Collect Information

In order that we may properly issue or modify a policy of insurance, which requires us to evaluate and rate the risk, relevant information must be obtained. In most cases, applications for insurance, submitted to us on your behalf either by you or your insurance broker, provide the information we need to decide whether or not to issue a policy to you and, if so, the premium we will charge and the terms and conditions of that coverage. If we need further information, or to verify information provided, we will contact either you or your insurance broker, or we will get that information from sources we consider reliable, which may include persons other than you or those whose property interests are proposed for coverage. We collect the same information if you or your insurance broker ask us to modify a policy that we have issued to you.

In servicing the insurance policy we issue to you, such as settling an insurance claim you make, we may also collect information from outside sources, such as property inspection companies and companies that collect data concerning you or the property in which you and/or others have an interest. We may cause a property inspection to be made and/or collect personal information from public records, consumer reporting agencies, appraisers, adjusters, insurers and other third parties, who may gather information concerning your occupation, general reputation, character, habits and other personal characteristics.

How We Use and Disclose Information

We use information we collect about you and your property to handle our insurance transactions with you, such as issuing policies and modifying them at your request, or in settling insurance claims you make. We also may use your personal information to communicate with you about insurance features and options that we believe may interest you.

The FAIR Plan does not disclose any personal information to companies or organizations not affiliated with us that would use the information provided to contact you about their own products or services. However, as permitted by law, we may disclose information about you without your prior permission to persons or organizations to protect their interests or to enable them to perform their business, professional insurance or regulatory functions, including:

- ✓ your insurance broker to perform their functions in insurance transactions involving you;
- ✓ participating insurers in the Fair Plan Clearinghouse to perform their functions in insurance transactions involving you; To opt out of Clearinghouse Disclosures, please visit www.cfpnet.com/PrivacyPolicy;
- ✓ insurance support organizations for their use as permitted by law;
- ✓ other insurance companies to perform their functions in insurance transactions involving you;
- ✓ independent claim adjusters, to enable them to provide information to us to be used for the purpose of determining your eligibility for insurance benefits;
- ✓ independent property inspection companies to enable them to provide information to us to be used for the purpose of determining your eligibility for insurance;
- ✓ businesses that conduct actuarial or research studies;
- ✓ insurance regulatory, law enforcement or other government authorities;
- ✓ FAIR Plan participating companies in connection with FAIR Plan matters;
- ✓ persons or organizations requesting information by administrative or judicial order, including search warrant or subpoena;
- ✓ policyholders and loss payees for the purpose of providing information regarding the status of insurance transactions;
- ✓ lienholders, mortgagees, assignees, lessors or other persons shown on our records as having a legal or beneficial interest in a policy of insurance on your property.

If you make an insurance claim with respect to property, information on the claim may be entered into a database operated by Insurance Services Office, Inc. (ISO), called the ISO ClaimSearch® System for use by ISO customers. These customers include insurance companies, self-insureds, third-party administrators, automobile rental, auction, and finance organizations, state workers compensation funds, and by law enforcement, criminal justice and regulatory agencies and their personnel, state fraud bureaus, state fire marshals and ISO and National Insurance Crime Bureau personnel in investigating the legitimacy of that claim and/or other claims for loss. Information which



**CALIFORNIA
FAIR PLAN**
PROPERTY INSURANCE

725 S. Figueroa Street, Suite 3900
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(800) 339-4099
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Assembly Bill 2756 requires that all dwelling fire policies that include Dwelling Replacement Cost coverage must include Ordinance or Law coverage at a limit of at least 10% of the Coverage A-Dwelling limit. Your policy includes Ordinance or Law coverage in accordance with these requirements.

We are required by law to advise of any applicable limits of this coverage. Please see the following with respect to this coverage:

We will pay for the increased costs you incur due to the enforcement against you of any ordinance or law which requires or regulates construction, demolition, renovation or repair, but only as it applies to that part of a covered building or other structure damaged by a Peril Insured Against. We will not pay for any such costs incurred by you for work done on undamaged property.

Ordinance or law coverage is provided only if the damaged covered building or other structure for which claim is made satisfied all applicable building code requirements in effect when it was built, last repaired or last remodeled before such damage occurred.

We shall not be liable for more than the limit of liability shown in the Declarations for this coverage.

We do not cover:

- (1) any loss in value to any covered building or other structure due to the requirements of any ordinance or law: or**
- (2) due to enforcement against you, in actual repair of damage to covered property caused by a Peril Insured Against, the costs to comply with any ordinance or law which requires you or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, pollutants from, in or on any covered building or other structure.**

Notwithstanding the foregoing, we will pay the costs to comply with any ordinance or law which requires you or others to test for, monitor, clean up, remove, contain, treat, Detoxify or neutralize, or in any way respond to, or assess the effects of asbestos or lead only. We shall pay only the costs actually incurred by you, due to enforcement against you, in actual repair of damage to covered property caused by a Peril Insured Against. We will not pay for any such costs incurred by you for work done to portions of the property which did not incur direct physical damage from the covered peril. Coverage for remediation of lead and/or asbestos shall be limited to the aggregate amount of \$10,000 or the amount actually incurred, whichever is less.

Please contact your broker if you have any questions about your coverage options. If you do not have a broker, you may search for one on the FAIR Plan website at www.cfpnet.com.