



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
12/30/2025

THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERNS 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	PHONE (A/C, No. Ext): 925-953-5204	COMPANY NAME AND ADDRESS	NAIC NO: 32727
Arthur J. Gallagher Risk Management Services, LLC 595 Market Street Suite 2100 San Francisco, CA 94105		Underwriters at Lloyd's, London One Lime Street London, EC3M 7HA	
		License#: 0D69293	
FAX (A/C, No): 925-299-0328	E-MAIL ADDRESS: rossmoor@ajg.com	IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
CODE:	SUB CODE:	POLICY TYPE	
AGENCY CUSTOMER ID #:		LOAN NUMBER	
NAMED INSURED AND ADDRESS Golden Rain Foundation of Walnut Creek aka Rossmoor 800 Rockview Drive Walnut Creek CA 94595		POLICY NUMBER EW0230025	
ADDITIONAL NAMED INSURED(S)		EFFECTIVE DATE 01/01/2025	EXPIRATION DATE 06/01/2026
		CONTINUED UNTIL TERMINATED IF CHECKED	
		THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) BUILDING OR BUSINESS PERSONAL PROPERTY

LOCATION / DESCRIPTION
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	<input checked="" type="checkbox"/>	SPECIAL	
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 1,260,000,000						DED:\$250,000
		YES	NO	N/A		
<input checked="" type="checkbox"/> BUSINESS INCOME <input checked="" type="checkbox"/> RENTAL VALUE		X			If YES, LIMIT:\$30,165,000	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:\$250,000 DED:\$250,000	
FUNGUS EXCLUSION (If "YES", specify organization's form used)		X			LMA5188	
REPLACEMENT COST		X				
AGREED VALUE		X				
COINSURANCE			X		If YES, %	
EQUIPMENT BREAKDOWN (If Applicable)		X			If YES, LIMIT:\$100,000,000	DED:\$5,000
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg		X			If YES, LIMIT:\$25,000,000	DED:\$250,000
- Demolition Costs		X			If YES, LIMIT:\$25,000,000	DED:\$250,000
- Incr. Cost of Construction		X			If YES, LIMIT:Incl in Demo	DED:\$250,000
EARTH MOVEMENT (If Applicable)			X		If YES, LIMIT:	DED:
FLOOD (If Applicable)		X			If YES, LIMIT:\$5,000,000	DED:\$250,000
WIND / HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:		X			If YES, LIMIT:\$5,000,000	DED:\$250,000
NAMED STORM INCL <input checked="" type="checkbox"/> YES <input 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

CONTRACT OF SALE MORTGAGEE	LENDER'S LOSS PAYABLE	LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
NAME AND ADDRESS Evidence of Coverage			AUTHORIZED REPRESENTATIVE

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ADDITIONAL REMARKS SCHEDULE

AGENCY Arthur J. Gallagher Risk Management Services, LLC		NAMED INSURED Golden Rain Foundation of Walnut Creek aka Rossmoor 800 Rockview Drive Walnut Creek CA 94595	
POLICY NUMBER EW0230025			
CARRIER Underwriters at Lloyd's, London	NAIC CODE 32727	EFFECTIVE DATE: 01/01/2025	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 28 FORM TITLE: EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

REMARKS:

Evidence of Insurance

Property Coverage – Shared & Layered Program – 1/1/2025 to 6/1/2026

Primary Alternative Risk Transfer (ART) Property Layer \$5,000,000

Allianz Global Corporate & Specialty

Primary \$50,000,000 – Layer 1

LEAD POLICY: Underwriters at Lloyd's London – AFB

Westchester Surplus Lines Insurance Co.

Lexington Insurance Co.

Lloyd's of London – Dale

Allied World National Assurance Co. (AWAC)

Ironshore Specialty Insurance Co.

Everest Indemnity Insurance Co.

Lloyd's of London – AUW, Ki, InsurX – Expires 1/1/26

Lloyd's of London – Eirion- Added 1/1/26

Lloyd's of London – LIB

Lloyd's of London – Rokstone

Lloyd's of London – CNP

Lloyd's of London – Axis

Lloyd's of London – QBE

Lloyd's of London – ARK SY

\$1,200,000,000 – Excess of \$55,000,000

Layer 2 - \$150,000,000 Excess of \$55,000,000

Lloyd's of London – AUW, Ki, InsurX – Expires 1/1/26

Lloyd's of London – Eirion- Added 1/1/26

RiskSmith Insurance Services (Mt. Hawley)

Kinsale Insurance Co.

Arch Specialty Insurance Co.

Endurance American Specialty Insurance Co. (Sompo)

North American Capacity Insurance Co. (Golden Bear)

Aspen Specialty Insurance Co.

StarStone Specialty Insurance Co. (Core)

Lloyd's of London – ARK SY

Columbia Casualty Corporation (C.N.A.)

Lloyd's of London – NOA

Lloyd's of London – IQUW, WBC

Lloyd's of London – WRB

The Princeton Excess & Surplus Lines Insurance Co. (Munich)

Fidelis Underwriting Limited (London-Fidelis)

Kinsale Insurance Co.

RPS Eagle – Falls Lake / Western World - Eff 1/1/26

Velocity – Eff 1/1/26

Lloyd's of London – Argo BDA

Lloyd's of London – MAP

StarStone Specialty Insurance Co. (Core)

Lloyd's of London – GIC

Mitsui Sumitomo Insurance Company of America (Mitsui25)

Layer 3 - \$175,000,000 Excess of \$205,000,000

Axis Surplus Insurance Co.
The Princeton Excess & Surplus Insurance Co. (Munich)
Lloyd's of London – ARK SY
Starr Surplus Lines Insurance Co. (Starr KR)
Evanston Insurance Co. (Markel)
Arch Specialty Insurance Co.
Ascot Specialty / Lloyd's (Ethos)
Crum & Forster Specialty Insurance Co.
Aspen Specialty Insurance Co.
Landmark American Insurance Co. (RSUI)
Ironshore Specialty Insurance Co. (Ironshore – Retail)

Layer 4 - \$330,000,000 Excess of \$375,000,000

Lloyd's of London – ARK SY
Lloyd's of London – MAP
Chubb Bermuda Insurance Ltd. (Chubb BDA)
Landmark American Insurance Co. (RSUI)
Starr (Ascot & SR) – Starr Swiss Re & ASC
Scottsdale (Paragon)
Fidelis Underwriting Limited – London Fidelis
Lloyd's of London – ARK SY
Travelers Excess & Surplus Lines Co. (Travelers)

Layer 5 - \$450,000,000 Excess of \$705,000,000

Chubb Bermuda Insurance Ltd. (Chubb BDA)

Layer 6 – \$100,000,000 Excess of \$1,155,000,000

Chubb Bermuda Insurance Ltd. (Chubb BDA)

Equipment Breakdown Coverage - \$100,000,000

Hartford Steam Boiler Inspection and Insurance Company

Other Significant Coverage Terms

Blanket Building coverage includes all Properties at Rossmoor, Wind & Hail Included. The Blanket Policies provide “walls-in” coverage, including approved and permitted improvements and betterments in the interior of the unit, **as per requirements in the Mutual/Project's CC&Rs and/or other governing documents.**

The insured value is 100% replacement cost value for all Mutuals. The policy does not contain any language limiting loss recovery to the statement of values. The entire blanket limit is available for loss at any one location.

Golden Rain Foundation of Walnut Creek, ET AL
1/1/2025 - 06/01/2026 Statement Of Values

Additional Named Insureds	2025 Total Insurable Value 1	# of Units	# of Buildings 2
Golden Rain Foundation of Walnut Creek Trust	\$ 98,038,776	n/a	n/a
First Walnut Creek Mutual	\$ 640,835,211	1,878	269
Second Walnut Creek Mutual	\$ 497,866,844	1,387	236
Third Walnut Creek Mutual	\$ 518,336,581	1,112	255
Fourth Walnut Creek Mutual	\$ 100,617,546	286	59
Fifth Walnut Creek Mutual	\$ 10,025,412	18	3
Walnut Creek Mutual No. Eight	\$ 35,303,536	103	18
Walnut Creek Mutual No. Twenty-Two	\$ 17,358,962	43	11
Walnut Creek Mutual No. Twenty-Eight	\$ 36,434,868	84	30
Walnut Creek Mutual No. Twenty-Nine	\$ 41,853,911	106	27
Walnut Creek Mutual No. Thirty	\$ 30,668,349	76	24
Walnut Creek Mutual No. Thirty-Nine	\$ 62,573,643	130	27
Walnut Creek Mutual No. Forty	\$ 86,022,647	186	41
Walnut Creek Mutual No. Forty-Eight	\$ 29,799,618	62	9
Walnut Creek Mutual No. Fifty	\$ 54,662,258	110	19
Walnut Creek Mutual No. Fifty-Three	\$ 33,460,243	72	13
Walnut Creek Mutual No. Fifty-Five	\$ 33,137,975	66	13
Walnut Creek Mutual No. Fifty-Six	\$ 24,935,806	37	14
Walnut Creek Mutual No. Fifty-Nine	\$ 65,887,364	108	6
Walnut Creek Mutual No. Sixty-Five	\$ 33,766,882	44	16
Walnut Creek Mutual No. Sixty-Eight	\$ 171,115,506	233	74
Walnut Creek Mutual No. Seventy	\$ 94,684,957	172	37
Grand Total	\$ 2,717,386,895	6,313	1,201

¹ Total Insurable Value is based on Kroll's appraisal of replacement cost. Each value listed above is the combined replacement cost value of all buildings/units in each Mutual. This replacement costs includes interior fixtures (i.e. "walls-in"), common areas, attached garages/carports and non-residential buildings/property owned by the Trust.

² Number of Buildings excludes standalone carports.

Additional Information:

- Fire station located less than 1/4 mile outside of Rossmoor
- 10 fire stations within 10-mile radius
- 14 Miles of Road public safety, 1,800 acres of ground space and 350 fire hydrants within Rossmoor
- 1,800 acres
- 55 + age restricted retirement community
- Started 1964
- Population 9,900 residents with an average age of 77
- # persons / Household: 1.5
- Forty percent of the homes are garden-style duplexes to four-plexes, and the remaining are either 2 story, 3 story and one high-rise (300 units), and one area of 63 individual single-family homes
- Location: Walnut Creek, California, in the East Bay of the San Francisco Metropolitan Area

ENDORSEMENT NO. 2

PROGRAM SUBLIMITS

This endorsement modifies insurance provided under the Property Coverage Form and the General Conditions:

The following program sublimits apply per occurrence:

\$25,000,000	Earthquake Sprinkler Leakage
EXCLUDED	EARTHQUAKE
EXCLUDED	EARTH MOVEMENT
\$5,000,000	Flood (Per Occurrence and Annual Aggregate)
\$2,500,000	Newly Constructed / Acquired — Final Contract Value not to exceed \$2,500,000
\$500,000	Property in Transit
\$500,000	Property at Undescribed Premises
\$2,500,000	Debris Removal — Additional coverage above 25% of the direct damage loss plus deductible - 180 days
\$100,000	Decontamination and Clean-up Expense (Annual Aggregate)
\$100,000,000	Building Ordinance — Loss to Undamaged Portion (Coverage A)
\$25,000,000	Building Ordinance — Demolition & Increased Cost of Construction combined (Coverage B and C)
\$1,000,000	Business Interruption - Building Ordinance or Law — Increased Period of Restoration (Coverage D)
\$2,500,000	Electronic Data Processing Equipment, Data and Media
\$1,000,000	Outdoor Property Incl. Debris Removal, subject to maximum per tree, shrub or plant of \$50,000
\$5,000,000	Golf Course Grounds and Golf Specific Property Combined
\$250,000	Limited "Fungus", (Wet & Dry Rot) — Direct Damage in the aggregate
30 Days	Limited "Fungus", (Wet & Dry Rot) — Time Element
\$2,214,627	Contractors Equipment, subject to maximum per item \$200,000
\$200,000	Contractors Equipment — Newly Acquired — 60 days
\$200,000	Contractors Equipment — Equipment Rental Expense
\$1,000,000	Valuable Papers
\$1,000,000	Accounts Receivable
\$500,000	Fine Arts, subject to \$25,000 per item
\$1,000,000	Loss Adjustment Expenses
INCLUDED	Business Interruption
365 Days	Extended Time Element/Extended Period of Indemnity
180 Days	Ordinary Payroll included in Business Interruption
30 Days / 3 miles	Ingress and Egress - occurring within 3 miles of the Insured premises
30 Days / 3 miles	Interruption by Civil or Military Authority — occurring within 3 miles of the Insured premises
\$2,000,000	Extra Expense
30 Days / 3 miles	Extra Expense — Civil or Military Authority
\$1,000,000	Extra Expense — Building Ordinance or Law
\$1,000,000	Extra Expense - Newly Acquired Locations — 120 Days
\$1,000,000	Extra Expense — Claims Data
\$2,500,000	Errors and Omissions
\$2,500,000	Utility Services — Direct Damage and Time Element combined
\$2,500,000	Underground Pipes & Flues & Drains
\$100,000	Defense Costs
\$250,000	Soft Costs