



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
8/3/2026

THIS EVIDENCE OF COMMERCIAL PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS 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 Lyddy Martin Company 5021 Verdugo Way Ste. 105 #414 Camarillo, CA 93012		PHONE (A/C, No, Ext): (800) 520-1040	COMPANY NAME AND ADDRESS Emerald Bay Specialty Insurance Company c/o BCIS Investors, LLC 200 Clarendon Street 41st Floor Boston, MA 02116		NAIC NO: 17527
Contact name:		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH			
FAX (A/C, No): (310) 473-5484		E-MAIL ADDRESS:			
CODE:	SUB CODE:		POLICY TYPE		
AGENCY CUSTOMER ID #: CALISTA-01	License # 0C36891		Earthquake, commercial		
NAMED INSURED AND ADDRESS California State University, Channel Island Site Authority 1 University Drive Camarillo, CA 93012			LOAN NUMBER	POLICY NUMBER BPP4780858	
			EFFECTIVE DATE 7/1/2026	EXPIRATION DATE 7/1/2027	☐ CONTINUED UNTIL TERMINATED IF CHECKED
ADDITIONAL NAMED INSURED(S)			THIS REPLACES PRIOR EVIDENCE DATED:		

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

LOCATION / DESCRIPTION Loc # 46, Bldg # 1, 1001-1051 Channel Islands Drive, Camarillo, CA 93012, 6 Unit Condo Building SEE ATTACHED ACORD 101
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.

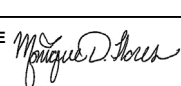
COVERAGE INFORMATION PERILS INSURED BASIC BROAD SPECIAL ☒ EQ-15% Ded- Min ded \$50k

COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 44,926,000	DED:		
	YES	NO	N/A
☐ BUSINESS INCOME ☐ RENTAL VALUE			If YES, LIMIT: Actual Loss Sustained; # of months:
BLANKET COVERAGE			If YES, indicate value(s) reported on property identified above: \$
TERRORISM COVERAGE		☒	Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?			
IS DOMESTIC TERRORISM EXCLUDED?			
LIMITED FUNGUS COVERAGE			If YES, LIMIT: DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)			
REPLACEMENT COST		☒	
AGREED VALUE			
COINSURANCE			If YES, %
EQUIPMENT BREAKDOWN (If Applicable)			If YES, LIMIT: DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	☒		If YES, LIMIT: 44,926,000 DED:
- Demolition Costs	☒		If YES, LIMIT: 4,492,600 DED:
- Incr. Cost of Construction	☒		If YES, LIMIT: 4,492,600 DED:
EARTH MOVEMENT (If Applicable)			If YES, LIMIT: DED:
FLOOD (If Applicable)		☒	If YES, LIMIT: DED:
WIND / HAIL INCL ☐ YES ☐ NO Subject to Different Provisions:			If YES, LIMIT: DED:
NAMED STORM INCL ☐ YES ☐ NO Subject to Different Provisions:			If YES, LIMIT: DED:
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS			

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	LENDER'S LOSS PAYABLE	LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
MORTGAGEE			
NAME AND ADDRESS			AUTHORIZED REPRESENTATIVE 

**ADDITIONAL REMARKS SCHEDULE**

AGENCY Lyddy Martin Company		License # 0C36891	NAMED INSURED California State University, Channel Island Site Authority 1 University Drive Camarillo, CA 93012
POLICY NUMBER BPP4780858			
CARRIER Emerald Bay Specialty Insurance Company	NAIC CODE 17527	EFFECTIVE DATE: 07/01/2026	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 28 FORM TITLE: EVIDENCE OF COMMERCIAL PROPERTY INSURANCE**Property Information:**

Loc # 5, Bldg # 1, 105-125 Channel Island Drive, Camarillo, CA 93012, 3 Unit Condo Building
Loc # 6, Bldg # 1, 135-165 Channel Island Drive, Camarillo, CA 93012, 4 Unit Condo Building
Loc # 8, Bldg # 1, 200-230 Landing Cove, Camarillo, CA 93012, 4 Unit Condo Building
Loc # 2, Bldg # 1, 201-227 Landing Drive, Camarillo, CA 93012, 6 Unit Condo Building
Loc # 18, Bldg # 1, 201-239 Smuggler's Cove, Camarillo, CA 93012, 6 Unit Condo Building
Loc # 22, Bldg # 1, 204-206 Smuggler's Cove, Camarillo, CA 93012, 2 Unit Condo Building
Loc # 7, Bldg # 1, 205-215 Channel Island Drive, Camarillo, CA 93012, 2 Unit Condo Building
Loc # 23, Bldg # 1, 208-214 Smuggler's Cove, Camarillo, CA 93012, 2 Unit Condo Building
Loc # 24, Bldg # 1, 216-224 Smuggler's Cove, Camarillo, CA 93012, 3 Unit Condo Building
Loc # 9, Bldg # 1, 225-255 Channel Island Drive, Camarillo, CA 93012, 4 Unit Condo Building
Loc # 25, Bldg # 1, 226-236 Smuggler's Cove, Camarillo, CA 93012, 4 Unit Condo Building
Loc # 3, Bldg # 1, 231-257 Landing Drive, Camarillo, CA 93012, 6 Unit Condo Building
Loc # 10, Bldg # 1, 240-320 Landing Cove, Camarillo, CA 93012, 4 Unit Condo Building
Loc # 19, Bldg # 1, 249-299 Smuggler's Cove, Camarillo, CA 93012, 6 Unit Condo Building
Loc # 11, Bldg # 1, 300-320 Landing Cove, Camarillo, CA 93012, 3 Unit Condo Building
Loc # 20, Bldg # 1, 301-339 Smuggler's Cove, Camarillo, CA 93012, 6 Unit Condo Building
Loc # 32, Bldg # 1, 302-312 East Santa Cruz Island Court, Camarillo, CA 93012, 4 Unit Condo Building
Loc # 40, Bldg # 1, 302-316 Platt's Harbor Drive, Camarillo, CA 93012, 6 Unit Condo Building
Loc # 44, Bldg # 1, 302-316 Twin Harbor Drive, Camarillo, CA 93012, 6 Unit Condo Building
Loc # 43, Bldg # 1, 303-317 Platt's Harbor Drive, Camarillo, CA 93012, 6 Unit Condo Building
Loc # 26, Bldg # 1, 304-314 Smuggler's Cove, Camarillo, CA 93012, 4 Unit Condo Building
Loc # 12, Bldg # 1, 305-315 Channel Island Drive, Camarillo, CA 93012, 2 Unit Condo Building
Loc # 33, Bldg # 1, 314-322 East Santa Cruz Island Court, Camarillo, CA 93012, 3 Unit Condo Building
Loc # 27, Bldg # 1, 316-326 Smuggler's Cove, Camarillo, CA 93012, 4 Unit Condo Building
Loc # 41, Bldg # 1, 322-336 Platt's Harbor Drive, Camarillo, CA 93012, 6 Unit Condo Building
Loc # 45, Bldg # 1, 322-336 Twin Harbor Drive, Camarillo, CA 93012, 6 Unit Condo Building
Loc # 42, Bldg # 1, 323-337 Platt's Harbor Drive, Camarillo, CA 93012, 6 Unit Condo Building
Loc # 34, Bldg # 1, 324-332 East Santa Cruz Island Court, Camarillo, CA 93012, 3 Unit Condo Building
Loc # 13, Bldg # 1, 325-355 Channel Island Drive, Camarillo, CA 93012, 4 Unit Condo Building
Loc # 28, Bldg # 1, 328-338 Smuggler's Cove, Camarillo, CA 93012, 4 Unit Condo Building
Loc # 14, Bldg # 1, 330-360 Landing Cove, Camarillo, CA 93012, 4 Unit Condo Building
Loc # 4, Bldg # 1, 331-357 Landing Way, Camarillo, CA 93012, 6 Unit Condo Building
Loc # 35, Bldg # 1, 334-342 East Santa Cruz Island Court, Camarillo, CA 93012, 3 Unit Condo Building
Loc # 29, Bldg # 1, 344-354 Smuggler's Cove, Camarillo, CA 93012, 4 Unit Condo Building
Loc # 21, Bldg # 1, 349-399 Smuggler's Cove, Camarillo, CA 93012, 6 Unit Condo Building
Loc # 15, Bldg # 1, 365-385 Channel Islands Drive, Camarillo, CA 93012, 3 Unit Condo Building
Loc # 16, Bldg # 1, 405-425 Channel Islands Drive, Camarillo, CA 93012, 3 Unit Condo Building
Loc # 17, Bldg # 1, 435-455 Channel Island Drive, Camarillo, CA 93012, 3 Unit Condo Building
Loc # 31, Bldg # 1, 701-711 Santa Cruz Island Drive, Camarillo, CA 93012, 2 Unit Condo Building
Loc # 36, Bldg # 1, 701-731 Channel Islands Drive, Camarillo, CA 93012, 4 Unit Condo Building
Loc # 30, Bldg # 1, 721-731 Santa Cruz Island Drive, Camarillo, CA 93012, 2 Unit Condo Building
Loc # 37, Bldg # 1, 741-761 Channel Islands Drive, Camarillo, CA 93012, 3 Unit Condo Building
Loc # 38, Bldg # 1, 801-851 Channel Islands Drive, Camarillo, CA 93012, 6 Unit Condo Building
Loc # 39, Bldg # 1, 901-951 Channel Islands Drive, Camarillo, CA 93012, 6 Unit Condo Building