California FAIR Plan Association

DWELLING INSURANCE POLICY DECLARATIONS

CALIFORNIA FAIR PLAN
PROPERTY INSURANCE

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

TRANSACTION TYPE Endorsement

ENDORSEMENT EFFECTIVE DATE 08/19/2026
POLICY NUMBER CFP 011013665 01
POLICY PERIOD 08/19/2025 To 08/19/2026
12:01 a.m. at the property location

YOUR INSURANCE BROKER
Topco Insurance Agency Inc
448 W Valley Blvd
Alhambra, CA 91803-3340
PHONE NUMBER (818) 734-1988

INSURED NAME AND MAILING ADDRESS
MUCHIEN WILLIAM CHIANG
WANYING FAN
1918 Highland Oaks Dr
Arcadia, CA 91006

PROPERTY LOCATION
1918 Highland Oaks Dr
Arcadia, CA 91006

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	OCCUPANCY	# OF UNITS	CONSTRUCTION TYPE	DEDUCTIBLE
1953	Owner	1	Masonry	$2,500

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. Please 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
✓	A – Dwelling	$	749,000
✓	B – Other Structures *see reverse*	$	7,000
✓	C – Personal Property	$	70,000
✓	D – Fair Rental Value	$	70,000
✓	Ordinance or Law Coverage	$	74,900
✓	Debris Removal (additional)	$	38,850
✓	Extended Dwelling Coverage	$	187,250
☐	Dwelling Replacement Cost		NOT INCLUDED
✓	Inflation Guard		INCLUDED
✓	Personal Property Replacement Cost		INCLUDED
☐	Fences	$	0
☐	Permitted Incidental Occupancy	$	0
☐	Plants, Shrubs and Trees	$	0
☐	Outdoor Radio and TV Equipment	$	0
☐	Awnings	$	0
☐	Signs	$	0
☐	Improvements, Alterations and Additions	$	0

	PERILS INSURED AGAINST		PREMIUM
✓	Fire or Lightning, Internal Explosion and Smoke Damage	$	2,376
✓	Extended Coverages	$	35
✓	Vandalism or Malicious Mischief	$	16

Total Annual Premium	**$**	**2,427**

Premium subject to change at Renewal

THIS IS NOT A BILL