

## Bamboo Insurance Quote Summary

Your Condo quote number is **Q1003545980**.

Date document generated: 09/23/2026

### Mail to

New Homeowner  
4900 N Grand Ave Apt 306  
Covina, CA 91724-1094

### Named insured(s)

New Homeowner

### Agency

Alsop & Associates  
(Claremont)  
323 S Indian Hill Blvd  
Claremont, CA 91711-5224  
Work: (909) 621-6347

## POLICY DETAILS

**Proposed term effective date:** 10/14/2026, 12:01AM Standard Time\*

**Proposed term expiration date:** 10/14/2027, 12:01AM Standard Time\*

**Location of Insured Property:** 4900 N Grand Ave Apt 306, Covina, CA 91724-1094

*\*Standard time zone at location of insured property.*

All references to “The Company” within this Application, the policy forms, and any other documentation you may receive refer to **Obsidian Specialty Insurance Company**.

### Coverages and Limits of Liability

Insurance is provided only with respect to the following coverages for which a specific limit of liability is shown. Subject to all conditions of this policy.

**Water Loss Limit Notice: Your policy includes a combined single limit for loss due to water endorsement, which reduces coverage for losses caused by water-related perils.**

| SECTION I |  |                   |             | SECTION II                         |                            |
|-----------|--|-------------------|-------------|------------------------------------|----------------------------|
| A         |  | C                 | D           | E                                  | F                          |
| Dwelling  |  | Personal Property | Loss of Use | Personal Liability Each Occurrence | Medical Payments to Others |
| \$250,000 |  | \$15,000          | \$3,000     | \$100,000                          | \$1,000                    |

| Deductible       | In case of loss under Section I, we cover only that part of the loss over the deductible(s). |              |
|------------------|----------------------------------------------------------------------------------------------|--------------|
| All Other Perils | Fire, Lightning or Smoke                                                                     | Water Damage |
| \$5,000          | \$5,000                                                                                      | \$5,000      |

Coverage specific deductibles are referenced under Forms and Endorsements.

## ADDITIONAL COVERAGES

| Coverage                                    | Deductible (if applicable) | Limit (if applicable) | Premium (if applicable) |
|---------------------------------------------|----------------------------|-----------------------|-------------------------|
| Combined Single Limit for Loss Due to Water |                            |                       |                         |
| Loss Assessment                             |                            | \$1,000.00            |                         |
| Building Ordinance or Law                   |                            | 10%                   |                         |

|                   |                   |
|-------------------|-------------------|
| Coverage Premium  | \$1,349.43        |
| Policy Fee        | \$120.00          |
| Stamping Fee      | \$2.79            |
| Broker Fee        | \$80.00           |
| Surplus Lines Tax | \$46.48           |
| <b>Total</b>      | <b>\$1,598.70</b> |

## PROPERTY DETAILS

## Description of Property and Additional Exposures

County: Los Angeles

Occupancy type: Owner Occupied - Primary Home

Protection class: 3

## IMPORTANT INFORMATION

This insurance quote is underwritten by an insurer that is not licensed by the State of California. These companies are called “nonadmitted” or “surplus line” insurers.

**Quote Subject to the Following Forms and Endorsements:** D-2 01 2020 Important Notice, PH BA EQ CA 12 24 Residential Earthquake Quote, BSSHO-CARPID 07 2021 California Residential Insurance Disclosure, PLNTC1 05 2024 Important Information to Policyholders - California, BAM PN 02-CA 07 2023 California Fraud Notice, PH BA 82 CW 09 20 U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL (OFAC), HE BA 64 CW 07 24 TERRORISM AND WAR EXCLUSION, BAM PN 04-CA 02 2018 California Privacy Policy, PLNTC6 09 2020 California Notice of Designated Additional Person to Receive Notice Cancellation or Nonrenewal, HE BA 62 CW 07 2024 Communicable Disease Limited Exclusion, PLNTC3 09 20 COMMUNITY SERVICE STATEMENT, HE BA 63 CW 07 24 CYBER LOSS LIMITED EXCLUSION, OSIC001 08 23 Obsidian Specialty Signature, OIL001 11 24 SERVICE OF SUIT CLAUSE, OPN007 0924 Privacy Notice - OPN, HO BA 06 CW 11 22 HOMEOWNERS - 6 UNIT-OWNERS, SPCAHO-S6 01 2026 Special Provisions - California, HE BA 33 CW 04 24 Fire, Lightning or Smoke Deductible Endorsement, HE BA 32 CW 04 24 MINIMUM EARNED PREMIUM ENDORSEMENT, HE BA 25 CW 01 22 ADJUSTMENT OF LIMIT, HP BA 35 CW 05 11 SUPPLEMENTAL LOSS ASSESSMENT COVERAGE, HE BA 34 CW 01 26 Water Damage Deductible, HP BA 70 CW 01 26 Combined Single Limit for Loss Due to Water

## California Fraud Notice

For your protection, California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**Background information about Obsidian Specialty Insurance Company.** All references to “The Company” within this Quote Summary and any other documentation you may receive refer to Obsidian Specialty Insurance Company.

The quote and premium are based on information you provided and are subject to verification by the company. Your quoted premium is subject to change.

This Quote is not an insurance policy. All information contained in this Quote regarding the insured, covered property,

coverage limits, deductibles, and premium charges are subject to the specific terms and conditions of the policy contract and endorsements at the time a policy is issued.

### Property Replacement Cost Information

The replacement cost estimate provided through a third party is advisory only. Please note that it is your responsibility to ensure that your dwelling coverage limits are adequate to replace your dwelling, including its current features and characteristics, in the event of a total loss. The limit of liability quoted for this structure (Coverage A: Dwelling) 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.

### MINIMUM EARNED PREMIUM AMOUNT: \$337.36

If, during the Policy Period, you cancel this policy for any reason, you do not comply with inspection or documentation requirements, or we cancel this policy for non-payment of premium, the amount of premium that will be treated as fully earned by Obsidian Specialty Insurance Company will never be less than this Minimum Earned Premium Amount. This could impact the amount of any premium refund due to you, or the amount you owe, following the cancellation. The Minimum Earned Premium Amount is calculated as 25.0% of the premium for property insured, plus any non-refundable fees and pro rata taxes. Please contact the Surplus lines insurance broker to determine the impact of policy cancellation on the "Surplus lines insurance broker charges." Please refer to your other policy documents for additional information regarding the Minimum Earned Premium Amount



7050 S. Union Park Center, Suite 650 | Midvale, UT 84047

**Need us?** Call us at (833) 922-6266

**Report a claim (24/7)** at (877) 333-6938

[bambooinsurance.com](https://bambooinsurance.com)

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