

Policy Number	Policy Number Policy Period		Insured Name		
CPP-11907-K22-NLV	From	То	Millstream Homeowners Association		
C11-1190/-K22-NLV	1/14/2023	1/14/2024	Ministream Homeowners Association	owners Association	
Named Insu	Named Insured and Address		Agent		
c/o Performance CAM 5135 Camino Al Norte	Millstream Homeowners Association c/o Performance CAM, LLC 5135 Camino Al Norte Ste 100 N Las Vegas, NV 89031		NFP Property & Casualty Services, Inc. 3110 S. Rainbow #103 Las Vegas, NV 89146 (702) 368-4217		

Dear Policyholder:

Your annual renewal coverage premium includes the following: Annual Renewal Premium: \$31,403.00

Pay in Full Amount:

\$31,403.00

Minimum Due:

\$7,856.75

To Make an Online Payment please visit our website www.apinational.com.

If you have a recurring payment plan set up, you will need to modify the amount remitted for your new policy term.

A schedule of payments can be provided upon request of our billing department.

Your payment must be received by the company by the Due Date to maintain your coverage without interruption.

Payment in full prior to the Due Date will eliminate any future service charges.

Full Payment to be remitted at policy inception

IMPORTANT: Please detach and return the notice below, along with your payment, in the envelope provided. Please be sure to include your policy number on your check or money order.

American Property Insurance Company

Premium Due Notice

Policy Number	Insured	** Pay In Full	Minium Due	Amount Enclosed	Payment Due Date
CPP-11907-K22-NLV	Millstream Homeowners Association	\$31,403.00	\$7,856.75		1/14/2023

Please make check payable to:

American Property Insurance Company 4 Industrial Way West, Ste. 102 Eatontown, NJ 07724 Directions on E-Check and Recurring Payments can be found above and on our website

Common Policy Declarations



Policy Number: CPP-11907-K22-NLV

Insured Information

Millstream Homeowners Association Insured Company Name:

c/o Performance CAM, LLC

Mailing Address: 5135 Camino Al Norte Ste 100

N Las Vegas, NV 89031

Primary Contact Phn:

Business Description:

Condominium Association

Business Type:

Business Website:

Primary Contact:

Agent Information

Agent Name:

Producer Name:

NFP Property & Casualty

Agent Address: Agent Phone:

3110 S. Rainbow #103, Las Vegas, NV 89146

Services, Inc.

Mindy Martinez

(702) 368-4217

Coverage Period

Policy Effective Date:

1/14/2023

at 12:01 AM Standard Time at your Insured

Policy Expiration Date:

1/14/2024

Company Address shown above.

Common Policy Declarations

In return for the payment of stated premium, and subject to all terms of this policy, we agree to provide insurance as stated in this policy. This policy consists of the following coverage parts for which a premium is indicated. This premium may be subject to adjustment.

Property Coverage - Difference in Conditions:

Included

Commercial General Liability Coverage:

Included

Umbrella Coverage:

Not Included

Total Amount Due:

\$31,403.00

Policy Payment Plan: Full Payment to be remitted at policy inception

Endorsements and Optional Coverages

Applicable forms and endorsements are omitted if shown in specific Coverage Part / Coverage Form Declarations.

Standard IL Endorsements

API0414CRED - Credit Disclosure

IL09850108 - Disclosure Pursuant to TRIA

API0414PRIV - Privacy Policy

IL01150110 - Nevada Changes - Domestic Partnership

API0414TERR - Terrorism Disclosure

IL01100907 - Nevada Changes - Concealment, Misrepresentation or Fraud

IL00171198 - Common Policy Conditions

IL02510907 - Nevada Changes - Cancellation and Nonrenewal

IL00210908 - Nuclear Energy Liability Exclusion

IL09350702 - Exclusion - Certain Computer Related Losses

Policy IL Endorsements

IL09530115 - Exclusion of Certified Acts of Terrorism

Additional Policy Notes

These declarations and policy may not be altered in any way. Any modification without the expressed written consent of the Corporate Secretary voids the policy and coverages contained therein.

Executed by: Douglas & Gorman

Douglas C. Gorman, Corporate Secretary

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Insured Information

Insured Company Name: Millstream Homeowners Association

Primary Contact Name:

Agent Name:

NFP Property & Casualty Services,

Inc.

Primary Contact Phone:

Agent Address:

3110 S. Rainbow #103, Las Vegas,

NV 89146

Agent Phone:

(702) 368-4217

Endorsements and Notes

Preferred Package Endorsement APex

Standard Property Endorsements CP00900788 - Commercial Property Conditions

CP01400706 - Exclusion of Loss Due to Virus/Bacteria

CP10301012 - Causes of Loss - Special Form

CP00171012 - Condominium Association Coverage Form API1017GRCE - Guaranteed Replacement Cost Endorsement

Policy Property Endorsements

Business Personal Property Coverage Limit - \$100,000 Blanket Policy Aggregate

CP10401012- Earthquake Coverage: Included as Sublimit of Each Building Value; Subject to 5% Per Building

Value Deductible, Minimum \$10,000

AOP Deductible Applies Per Occurrence Across All Listed Locations Earthquake Deductible – 5% Per Building Value, Minimum \$10,000

Effective 1/14/2023: Updated Business Income Limits

Description of Coverage Terms and Premises

Designated Location	n	Occupancy	Effective Date
3216 Tocata Drive L	as Vegas NV 891	O2 Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A	-	
Building Limit:	\$224,910.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Er	ndorsements: C	P00301012 - Business Income with Extra Expense: \$1,966.00	
Notice To Policy Hold	er:		



Description of Coverage Terms and Premises

Designated Location		Occupancy	Effective Date
3217 Symphony Drive Las	Vegas NV 89102	Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$224,910.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$1,966.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
4955 Strauss Drive Las Ve	gas NV 89102	Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$224,910.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endorse	ements: CP00301012 - B	Business Income with Extra Expense: \$1,966.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
4956 Souza Drive Las Vega	as NV 89102	Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$224,910.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endorse	ements: CP0030101	2 - Business Income with Extra Expense: \$1,966.00	
Notice To Policy Holder:			



Description of Coverage Terms and Premises

Designated Location		Occupancy	Effective Date
5049 Strauss Drive Las Ve	gas NV 89102	Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$224,910.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP003010	012 - Business Income with Extra Expense: \$1,966.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
5044 Souza Drive Las Veg	as NV 89102	Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$224,910.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP0030101	2 - Business Income with Extra Expense: \$1,966.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
5041, 5033 Vivaldi Drive L	as Vegas NV 89102	Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			



Description of Coverage Terms and Premises

Designated Location		Occupancy	Effective Date
5009, 5001 Vivaldi Drive L	as Vegas NV 89102	Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012 ·	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
5026, 5018 Mozart Drive L	as Vegas NV 89102	Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
3217, 3221 Opera Drive La	s Vegas NV 89102	Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			



Description of Coverage Terms and Premises

Designated Location		Occupancy	Effective Date
3234, 3238 Opera Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
3211, 3215 Tocata Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
3220, 3224 Tocata Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			



Description of Coverage Terms and Premises

Designated Location		Occupancy	Effective Date
3236, 3240 Tocata Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
3229, 3233 Symphony Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012 - Bus	siness Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
3245, 3249 Symphony Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012 -	Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			



Description of Coverage Terms and Premises

Designated Location 5019, 5011 Strauss Drive Las Vegas NV 89102		Occupancy	Effective Date
		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
4987, 4979 Strauss Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012 - F	Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
4947, 4939 Strauss Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012 -	Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			



Description of Coverage Terms and Premises

Designated Location 4915, 4907 Strauss Drive Las Vegas NV 89102		Occupancy	Effective Date 1/14/2023
		Residential Condominiums	
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012 -	Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
5036, 5028 Souza Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
5004, 4996 Souza Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			



Description of Coverage Terms and Premises

Designated Location 4948, 4940 Souza Drive Las Vegas NV 89102		Occupancy	Effective Date 1/14/2023
		Residential Condominiums	
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location 5045, 5037 Souza Drive Las Vegas NV 89102		Occupancy	Effective Date 1/14/2023
		Residential Condominiums	
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
5011, 5005 Souza Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endorse	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			



Description of Coverage Terms and Premises

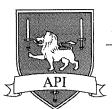
Coverage Type: Commercial Inland Marine

Causes of Loss Form: Special - Including Theft

Designated Location 4981, 4973 Souza Drive Las Vegas NV 89102		Occupancy	Effective Date
		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endorse	ments: CP00301012 - Business	Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location 4949, 4941 Souza Drive Las Vegas NV 89102		Occupancy	Effective Date
		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location 4917, 4909 Souza Drive Las Vegas NV 89102		Occupancy	Effective Date
		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$396,090.00	Replacement Cost	WAIVED coinsurance
BPP Limit;	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endorse	ements: CP00301012 -	Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			



Description of Coverage Terms and Premises

Designated Location		Occupancy	Effective Date
3208, 3212 Brahms Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible: Inflation Guard:	\$10,000.00 N/A	Special Wind Deductible: N/A	
Building Limit: BPP Limit:	\$414,450.00 \$0.00	Replacement Cost Replacement Cost	WAIVED coinsurance 100% coinsurance
Additional Interests:	CD00201012	Durings Income with Entry Evynance \$2,022,00	
Location Specific Endors	ements: CP00301012 -	Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Оссирансу	Effective Date
3225, 3229 Opera Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$414,450.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012 -	Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
3245, 3241 Opera Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible: Inflation Guard:	\$10,000.00 N/A	Special Wind Deductible: N/A	
Building Limit:	\$414,450.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			



Description of Coverage Terms and Premises

Coverage Type: Commercial Inland Marine

Causes of Loss Form: Special - Including Theft

Designated Location		Occupancy	Effective Date
3210, 3214 Opera Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$414,450.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location 3243, 3247 Tocata Drive Las Vegas NV 89102		Оссирансу	Effective Date
		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$414,450.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012 -	Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
5025, 5017 Vivaldi Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$423,630.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			



Description of Coverage Terms and Premises

Designated Location		Occupancy	Effective Date
5042, 5034 Mozart Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$423,630.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012 -	Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
5010, 5002 Mozart Drive L	as Vegas NV 89102	Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$423,630.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
3224, 3228 Brahms Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$423,630.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012 -	Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			



Description of Coverage Terms and Premises

Designated Location 3240, 3244 Brahms Drive Las Vegas NV 89102		Occupancy	Effective Date
		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$423,630.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012 -	Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location 3233, 3227 Opera Drive Las Vegas NV 89102		Occupancy	Effective Date
		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$423,630.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
3218, 3222 Opera Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$423,630.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endorse	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			



Description of Coverage Terms and Premises

Designated Location		Occupancy	Effective Date
3227, 3231 Tocata Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$423,630.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location 3228, 3232 Tocata Drive Las Vegas NV 89102		Occupancy	Effective Date
		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$423,630.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
3244, 3248 Tocata Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible: Inflation Guard:	\$10,000.00 N/A	Special Wind Deductible: N/A	
Building Limit: BPP Limit:	\$423,630.00 \$0.00	Replacement Cost Replacement Cost	WAIVED coinsurance 100% coinsurance
Additional Interests: Location Specific Endors Notice To Policy Holder:	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	



Description of Coverage Terms and Premises

Designated Location		Occupancy	Effective Date
3237, 3241 Symphony Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$423,630.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012 - B	usiness Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Оссирансу	Effective Date
5035, 5027 Strauss Drive I	as Vegas NV 89102	Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$423,630.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
5003, 4995 Strauss Drive I	as Vegas NV 89102	Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$423,630.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			



Description of Coverage Terms and Premises

	Occupancy	Effective Date
s Vegas NV 89102	Residential Condominiums	1/14/2023
\$10,000.00	Special Wind Deductible: N/A	
N/A \$423,630.00 \$0.00	Replacement Cost Replacement Cost	WAIVED coinsurance 100% coinsurance
ments: CP00301012 -	Business Income with Extra Expense: \$3,933.00	
	\$10,000.00 N/A \$423,630.00 \$0.00	s Vegas NV 89102 Residential Condominiums \$10,000.00 Special Wind Deductible: N/A N/A \$423,630.00 Replacement Cost \$0.00 Replacement Cost

Designated Location		Occupancy	Effective Date
5020, 5012 Souza Drive La	s Vegas NV 89102	Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$423,630.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
4988, 4980 Souza Drive La	s Vegas NV 89102	Residential Condominiums	1/14/2023
Deductible: Inflation Guard:	\$10,000.00 N/A	Special Wind Deductible: N/A	
Building Limit: BPP Limit:	\$423,630.00 \$0.00	Replacement Cost Replacement Cost	WAIVED coinsurance
Additional Interests: Location Specific Endors Notice To Policy Holder:	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	



Description of Coverage Terms and Premises

Designated Location		Occupancy	Effective Date
4916, 4908 Souza Drive La	ıs Vegas NV 89102	Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$423,630.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
5029, 5021 Souza Drive La	s Vegas NV 89102	Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$423,630.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
4997, 4989 Souza Drive La	s Vegas NV 89102	Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$423,630.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			



Description of Coverage Terms and Premises

Designated Location		Occupancy	Effective Date
4965, 4957 Souza Drive Las	Vegas NV 89102	Residential Condominiums	1/14/2023
Deductible: Inflation Guard:	\$10,000.00 N/A	Special Wind Deductible: N/A	
Building Limit: BPP Limit:	\$423,630.00 \$0.00	Replacement Cost Replacement Cost	WAIVED coinsurance 100% coinsurance
Additional Interests: Location Specific Endorse Notice To Policy Holder:	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	

Designated Location		Occupancy	Effective Date
4933, 4925 Souza Drive La	s Vegas NV 89102	Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$423,900.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
3216, 3220 Brahms Drive I	as Vegas NV 89102	Residential Condominiums	1/14/2023
Deductible: Inflation Guard:	\$10,000.00 N/A	Special Wind Deductible: N/A	
Building Limit: BPP Limit:	\$441,990.00 \$0.00	Replacement Cost Replacement Cost	WAIVED coinsurance 100% coinsurance
Additional Interests: Location Specific Endors Notice To Policy Holder:	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	



Description of Coverage Terms and Premises

Designated Location		Occupancy	Effective Date
3232, 3236 Brahms Drive I	as Vegas NV 89102	Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$441,990.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
3209, 3213 Opera Drive La	s Vegas NV 89102	Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$441,990.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Occupancy	Effective Date
3226, 3230 Opera Drive La	s Vegas NV 89102	Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$441,990.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			



Description of Coverage Terms and Premises

Designated Location 3219, 3223 Tocata Drive Las Vegas NV 89102		Occupancy	Effective Date	
		Residential Condominiums	1/14/2023	
Deductible:	\$10,000.00	Special Wind Deductible: N/A		
Inflation Guard:	N/A			
Building Limit:	\$441,990.00	Replacement Cost	WAIVED coinsurance	
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance	
Additional Interests:				
Location Specific Endors	ements: CP00301012 -	Business Income with Extra Expense: \$3,933.00		
Notice To Policy Holder:				

Designated Location 3235, 3239Tocata Drive Las Vegas NV 89102		Occupancy	Effective Date	
		Residential Condominiums	1/14/2023	
Deductible:	\$10,000.00	Special Wind Deductible: N/A		
Inflation Guard:	N/A			
Building Limit:	\$441,990.00	Replacement Cost	WAIVED coinsurance	
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance	
Additional Interests:				
Location Specific Endors	ements: CP00301012	Business Income with Extra Expense: \$3,933.00		
Notice To Policy Holder:				

Designated Location		Occupancy	Effective Date	
3242, 3246 Tocata Drive L	as Vegas NV 89102	Residential Condominiums	1/14/2023	
Deductible: Inflation Guard:	\$10,000.00 N/A	Special Wind Deductible: N/A		
Building Limit:	\$441,990.00	Replacement Cost	WAIVED coinsurance	
BPP Limit: \$0.00		Replacement Cost	100% coinsurance	
Additional Interests:				
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00		
Notice To Policy Holder:	•			



Description of Coverage Terms and Premises

Designated Location		Occupancy	Effective Date
4932, 4924 Souza Drive Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$441,990.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location		Оссирапсу	Effective Date
3221, 3225 Symphony Las Vegas NV 89102		Residential Condominiums	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$411,210.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements: CP00301012	- Business Income with Extra Expense: \$3,933.00	
Notice To Policy Holder:			

Designated Location 4970 Souza Drive Las Vegas NV 89102		Occupancy	Effective Date 1/14/2023	
		Clubhouse		
Deductible:	\$10,000.00	Special Wind Deductible: N/A		
Inflation Guard:	N/A			
Building Limit:	\$202,500.00	Replacement Cost	WAIVED coinsurance	
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance	
Additional Interests:				
Location Specific Endors	ements:			
Notice To Policy Holder:				



Description of Coverage Terms and Premises

Coverage Type: Commercial Inland Marine Causes of Loss Form: Special - Including Theft

Designated Location 4970 Souza Drive Las Vegas NV 89102		Occupancy	Effective Date
		Pool	1/14/2023
Deductible:	\$10,000.00	Special Wind Deductible: N/A	
Inflation Guard:	N/A		
Building Limit:	\$28,000.00	Replacement Cost	WAIVED coinsurance
BPP Limit:	\$0.00	Replacement Cost	100% coinsurance
Additional Interests:			
Location Specific Endors	ements:		
Notice To Policy Holder:			

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12/12/2022



Insured Information

Insured Company Name: Millstream Homeowners Association

Primary Contact Name:

Primary Contact Phone:

Agent Name:

NFP Property & Casualty Services,

Inc.

Agent Address:

3110 S. Rainbow #103, Las Vegas,

NV 89146

Agent Phone:

(702) 368-4217

Common General Liability Limits of Insurance

Each Occurrence Limit:

\$2,000,000.00

Policy Period Aggregate Limit:

\$4,000,000.00

Coverage C - Medical Payments:

\$5,000 Per Occurrence

*Coverage C Premium included in GL Premium

Damage to Premises Rented to You Limit:

\$100,000 Per Occurrence

*Premium included in GL Premium

Fire Legal Liability Limit:

\$100,000 Aggregate Per Occurrence

Endorsements and Notes

Standard GL **Endorsements** CG00010413 - Commercial General Liability Coverage Form - Occurrence CG00991185 - Changes in General Liability Forms for Package Policy

CG21060514 - Exclusion - Access or Disclosure of Confidential or Personal Information and Data Related Liability

CG21320509 - Communicable Disease Exclusion CG21671204 - Fungi or Bacteria Exclusion

CG21730115 - Exclusion of Certified Acts of Terrorism CG21471207 - Employment-Related Practices Exclusion

API1016CYBR - Cyber Liability Claims Made Cvg Retroactive to Current Term Inception

CG21041185 - Exclusion of Products/Completed Operations Hazard

CG21460798 - Abuse or Molestation Exclusion

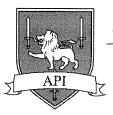
API0414HIRE - Hired Auto and Non-Owned Auto Liability Coverage Endorsement

GL Line Endorsements Hired & Non-Owned Auto Liability Coverage Limit - \$1,000,000 Aggregate

CG 20 11 04 13 - Additional Insured - Manager or Lessors of Premises

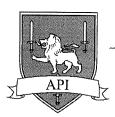
Insured Locations

Address				Effective	Occupancy	Location Specific Endorsements
3216 Tocata Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
3217 Symphony Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
4955 Strauss Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
4956 Souza Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
5049 Strauss Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	



Additional Insured Locations

Address				Effective	Occupancy	Location Specific Endorsements
5044 Souza Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
5041, 5033 Vivaldi Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
5009, 5001 Vivaldi Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
5026, 5018 Mozart Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
3217, 3221 Opera Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
3234, 3238 Opera Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
3211, 3215 Tocata Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
3220, 3224 Tocata Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
3236, 3240 Tocata Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
3229, 3233 Symphony Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
3245, 3249 Symphony Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
5019, 5011 Strauss Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
4987, 4979 Strauss Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
4947, 4939 Strauss Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
4915, 4907 Strauss Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
5036, 5028 Souza Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
5004, 4996 Souza Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
4948, 4940 Souza Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
5045, 5037 Souza Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
5011, 5005 Souza Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
4981, 4973 Souza Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
4949, 4941 Souza Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
4917, 4909 Souza Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
3208, 3212 Brahms Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
3225, 3229 Opera Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
3245, 3241 Opera Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
3210, 3214 Opera Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
3243, 3247 Tocata Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
5025, 5017 Vivaldi Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	
5042, 5034 Mozart Drive	Las Vegas	NV	89102	1/14/2023	Residential Condominiums	



Additional Insured Locations

Address			Effective	Occupancy	Logation Specific Fr-January
5010, 5002 Mozart Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	Location Specific Endorsements
3224, 3228 Brahms Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
3240, 3244 Brahms Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
3233, 3227 Opera Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
3218, 3222 Opera Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
3227, 3231 Tocata Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
3228, 3232 Tocata Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
3244, 3248 Tocata Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
3237, 3241 Symphony Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
5035, 5027 Strauss Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
5003, 4995 Strauss Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
4931, 4923 Strauss Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
5020, 5012 Souza Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
4988, 4980 Souza Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
4916, 4908 Souza Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
5029, 5021 Souza Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
4997, 4989 Souza Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
4965, 4957 Souza Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
4933, 4925 Souza Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
3216, 3220 Brahms Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
3232, 3236 Brahms Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
3209, 3213 Opera Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
3226, 3230 Opera Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
3219, 3223 Tocata Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
3235, 3239Tocata Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
3242, 3246 Tocata Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
4932, 4924 Souza Drive	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
3221, 3225 Symphony	Las Vegas	NV 89102	1/14/2023	Residential Condominiums	
4970 Souza Drive	Las Vegas	NV 89102	1/14/2023	Clubhouse	
4970 Souza Drive	Las Vegas	NV 89102	1/14/2023	Pool	

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – MANAGERS OR LESSORS OF PREMISES

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Designation Of Premises (Part Leased To You):

(Those locations as explicitly listed on the GL Declarations page)

Name Of Person(s) Or Organization(s) (Additional Insured):

Performance CAM, LLC ATIMA 5135 Camino Al Norte, Ste 100 N Las Vegas, NV 89031

Additional Premium:

\$ N/A

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises leased to you and shown in the Schedule and subject to the following additional exclusions:

This insurance does not apply to:

- 1. Any "occurrence" which takes place after you cease to be a tenant in that premises.
- Structural alterations, new construction or demolition operations performed by or on behalf of the person(s) or organization(s) shown in the Schedule.

However:

 The insurance afforded to such additional insured only applies to the extent permitted by law; and

- If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.
- B. With respect to the insurance afforded to these additional insureds, the following is added to Section III Limits Of Insurance:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

- 1. Required by the contract or agreement; or
- 2. Available under the applicable Limits of Insurance shown in the Declarations;

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.