

## Re: Fw: CC: Document Request

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From William Mills <WMills99@protonmail.com>  
To ctreynders@aol.com  
CC Jeff Gollihar <jeffg@communityonepm.com>  
Date Thursday, September 17th, 2026 at 5:34 PM

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Subject: Thank You — Follow-Up on Helix Excess Property Coverage

Mark,

Thank you for sending the Helix excess policy. I appreciate you providing it.

I reviewed it together with the State Farm materials we already have. The documents appear to show that the Association intended to create roughly **\$32.7 million in total property coverage**, with approximately **\$22.9 million of underlying coverage** and an additional **\$9,806,516 Helix excess layer**. The Helix declarations expressly state that the excess layer sits above \$22,901,900.

The older State Farm renewal declarations also confirm that State Farm policy 90-GB-S747-7 provided blanket building coverage across the Cantrice Court locations, with a 2025–2026 building limit of \$21,492,600.

The only thing I am trying to confirm now is the practical question that matters most to the owners:

**If a wildfire or other major fire causes approximately \$30 million in damage to the Association's buildings, is there actually approximately \$30 million available to rebuild them?**

To confirm that, could you please send the following if available:

1. The current 2026–2027 State Farm declarations and property schedule for policy 90-GB-S747-7;
2. The Statement of Values or building-value schedule submitted to Helix; and
3. The Schedule of Covered Locations accepted by Helix.

The Statement of Values is important because the Helix policy limits recovery for an individual building to 110% of the value assigned to that building in the valuation information on file with the carrier.

My goal here is simply to verify that the coverage functions the way everyone intended it to function in the event of a catastrophic wildfire.

This request is consistent with the Association's insurance disclosure obligations under Civil Code § 5300(b)(9) and the member inspection rights under Civil Code §§ 5205 and 5210.

Thank you again for sending the Helix policy and for helping close the loop on this.

William Mills

On Thursday, September 17th, 2026 at 3:35 PM, Mark Reynders <[ctreynders@aol.com](mailto:ctreynders@aol.com)> wrote:

< Sending this on behalf of Jeff >

Received the Policy - attached.

Mark

----- Forwarded Message -----

**From:** Mark Reynders <[ctreynders@aol.com](mailto:ctreynders@aol.com)>

**To:** [WMills99@protonmail.com](mailto:WMills99@protonmail.com) <[WMills99@protonmail.com](mailto:WMills99@protonmail.com)>; Jeff Gollihar <[jeffg@communityonepm.com](mailto:jeffg@communityonepm.com)>; [DWGOLDE@sbcglobal.net](mailto:DWGOLDE@sbcglobal.net) <[dwgolde@sbcglobal.net](mailto:dwgolde@sbcglobal.net)>; Johanna Deleissegues <[JDeleissegues@adamsstirling.com](mailto:JDeleissegues@adamsstirling.com)>

**Sent:** Tuesday, September 8, 2026 at 03:13:57 PM PDT

**Subject:** Re: CC: Document Request

< Sending this on behalf of Jeff >

Dear Mr Mills,

Attached please find:

- 2026\_08\_28 - Cantrice Court Excess Application - SIGNED - 08\_28\_2026.pdf
- 2026\_08\_28 - Cantrice Court Broker Fee - SIGNED - 08\_28\_2026.pdf
- 2026\_08\_28 - Finance Quote # 7966040.3 - SIGNED - 08\_28\_2026.pdf
- 2026\_09\_01 - Evidence of Property Insurance - Bind Confirmation - Proof of Coverage.pdf
- 2026\_08\_27 - Insurance Brokers West, Inc. - Payment Receipt.pdf
- Policy - not yet available as of 9/8/2026
- Board materials are the agenda notices and minutes located at the Portal, when available.

Sincerely,

Cantrice Court COA - Board of Directors

On Monday, August 24, 2026 at 04:58:20 PM PDT, [WMills99@protonmail.com](mailto:WMills99@protonmail.com) <[WMills99@protonmail.com](mailto:WMills99@protonmail.com)> wrote:

Dear Board Officers, Management, and Counsel,

Please see below my formal written demand for Association insurance records concerning the Helix Underwriting Partners Excess Property coverage approved at the August 11, 2026 Board meeting.

I am requesting the complete Helix proposal, binder, policy, declarations, endorsements, exclusions, invoice/payment records, broker materials, Board materials, and related insurance documents.

This request is made under Civil Code sections 5200, 5205, 5210, 5215, and 5235. Because this request is being transmitted today, August 24, 2026, the legal production deadline is **Tuesday, September 8, 2026, at 5:00 p.m.**

Please produce the records electronically.

If any document is withheld or redacted, please identify the specific legal basis for each withholding or redaction.

All rights are reserved.

Sincerely,  
William Mills  
Cantrice Court Owner

Sent with [Proton Mail](#) secure email.