

CERTIFICATE OF LIABILITY INSURANCE

PINET98

OP ID: BB

DATE (MM/DD/YYYY) 12/05/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Brian Berg Insurance Services (BBIS, Inc.) 25950 Acero, Suite 345 Mission Viejo, CA 92691		CONTACT NAME: Brian Berg PHONE (A/C, No, Ext): 888-791-7069 E-WAIL ADDRESS: FAX (A/C, No): 877-203-6958						
		INSURER(S) AFFORDING COVERAGE	NAIC #					
		INSURER A : DB Insurance Co., Ltd.	12502					
INSURED	Pinetree Village Owners Association	INSURER B : SiriusPoint Specialty Ins Corp	16820					
	So Cal PropertyEnterprises Inc 1855 Sampson Avenue Corona, CA 92879	INSURER C : Philadelphia Indemnity Ins Co	18058					
		INSURER D : Liberty Mutual Ins Co	23043					
	301011a, 3A 32013	INSURER E: The Hanover American Ins Co	36064					
		INSURER F:						

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT 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 CERTIFICATE 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.

INSR LTR		TYPE OF INSURANCE	ADDL INSD	SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s	
Α	Х	COMMERCIAL GENERAL LIABILITY				,	<u> </u>	EACH OCCURRENCE	\$	2,000,000
		CLAIMS-MADE X OCCUR	Х		CBP222025301	11/01/2023	11/01/2024	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	300,000
С	Х	D&O-\$2MM/\$500 Ded			PCAP0144650618	11/01/2023	11/01/2024	MED EXP (Any one person)	\$	5,000
								PERSONAL & ADV INJURY	\$	2,000,000
	GEN	L'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$	4,000,000
	Х	POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$	4,000,000
		OTHER:							\$	
	AUT	OMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$	2,000,000
Α		ANY AUTO	X		CBP222025301	11/01/2023	11/01/2024	BODILY INJURY (Per person)	\$	
		ALL OWNED SCHEDULED AUTOS AUTOS						BODILY INJURY (Per accident)	\$	
	Х	HIRED AUTOS X NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	\$	
									\$	
	Х	UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	\$	2,000,000
В		EXCESS LIAB CLAIMS-MADE	X		XUMB22011037	11/01/2023	11/01/2024	AGGREGATE	\$	2,000,000
		DED RETENTION \$							\$	
	OFFICER/MEMBER EXCLUDED? (Mandatory in NH)		N/A	WZYA76696308	11/01/2023	11/01/2024	X PER OTH- STATUTE ER			
E							E.L. EACH ACCIDENT	\$	1,000,000	
							E.L. DISEASE - EA EMPLOYEE	\$	1,000,000	
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$	1,000,000
Α			Х		CBP222025301	11/01/2023	11/01/2024	11,909,040		2,500 Ded.
D	Fide	elity Bond	Х		TCAC693403	11/01/2023	11/01/2024	500,000		250 Ded.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Association includes 40 units. Located in Anaheim, CA. Management Company included as Named Insured on General Liability, Directors & Officers and Fidelity Bond policies. See 2nd page of certificate for additional coverages.

CERTIFICATE HOLDER	CANCELLATION
POPBANI POPULAR BANK Popular Association Banking	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
Servicing Department 7900 Miami Lakes Dr West #101 Miami Lakes, FL 33016	AUTHORIZED REPRESENTATIVE

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NOTEPAD

INSURED'S NAME Pinetree Village Owners Association

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COVERAGE NOTES:

Popular Association Bank Loan # 70070C07809-00001

125% Extended Replacement Cost
Walls in Coverage excluding personal belongings/betterments/improvements
Special Form
Severability Clause
Building Ordinance or Law - A, B & C Included
Inflation Guard
Boiler & Machinery/Equipment Breakdown
Waiver of Subrogation
No Co-Insurance
Wind/Hail coverage
Work Comp includes Board Members
30 day cancellation notice
10 day cancellation notice for non-payment