

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
4/11/2023

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 have ADDITIONAL INSURED provisions or 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).

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PRODUCER License # 0M10410 CONTACT NAME:					
Armstrong/Robitaille/Riegle Business and Insurance Solutions 1500 Quail St. Suite #100	PHONE (A/C, No, Ext): (949) 381-7700 FAX (A/C, No): (949)	361-9429			
Newport Beach, CA 92660	E-MAIL ADDRESS: arrinfo@aleragroup.com				
	INSURER(S) AFFORDING COVERAGE	NAIC #			
	INSURER A : LIO Insurance	40550			
INSURED	INSURER B : Allied World Insurance Company	22730			
Whittier Isles II	INSURER C: Pennsylvania Manufacturers Ins. Indemnity Co. 12262				
c/o So Cal Property Enterprises, Inc. 1855 Sampson Ave	INSURER D : Philadelphia Indemnity Ins Co	18058			
Corona, CA 92879	INSURER E :				
	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					

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TH	HIS I	S TO CERTIFY THAT THE POLICE	ES OF INS	SURANCE LISTED BELOW HAVE	BEEN ISSUED	TO THE INSU	RED NAMED ABOVE FO	R TH	E POLIC	Y PERIOD
IN	DICA	TED. NOTWITHSTANDING ANY I	REQUIREMI	ENT, TERM OR CONDITION OF	ANY CONTRA	CT OR OTHER	R DOCUMENT WITH RE	SPEC	T TO W	HICH THIS
CI	ERTII	FICATE MAY BE ISSUED OR MAY	PERTAIN,	THE INSURANCE AFFORDED E	BY THE POLIC	IES DESCRIB	ED HEREIN IS SUBJECT	CT TO	ALL TH	E TERMS.
E	CLU	SIONS AND CONDITIONS OF SUCH	POLICIES.	LIMITS SHOWN MAY HAVE BEEN	REDUCED BY	PAID CLAIMS.				
NSR LTR		TYPE OF INSURANCE	ADDL SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	L	IMITS		
Α	Х	COMMERCIAL GENERAL LIABILITY					EACH OCCURRENCE	9		2,000,0

LTR	TYPE OF INSURANCE	INSD V	WVD	POLICY NUMBER	(MM/DD/YYYY)	(MM/DD/YYYY)	LIMIT	s	
Α	X COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	Ψ	00,000
	X CLAIMS-MADE OCCUR			HOA1000021601-00	4/10/2023	4/10/2024	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 1,00	00,000
							MED EXP (Any one person)	\$	5,000
				**			PERSONAL & ADV INJURY	\$ 2,00	00,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$ 4,00	00,000
	X POLICY PRO- LOC						PRODUCTS - COMP/OP AGG	\$ 4,00	00,000
	OTHER:							\$	
Α	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$ 2,00	00,000
	ANY AUTO			HOA1000021601-00	4/10/2023	4/10/2024	BODILY INJURY (Per person)	\$	
	OWNED SCHEDULED AUTOS						BODILY INJURY (Per accident)	\$	
	X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$	
								\$	
В	UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	\$ 5,00	00,000
	X EXCESS LIAB CLAIMS-MADE			0313-5686-2300424	4/10/2023	4/10/2024	AGGREGATE	\$ 5,00	00,000
	DED X RETENTION\$ 0							s	
С	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						X PER OTH-		
	ANY PROPRIETOR PARTIER EXECUTIVE	N/A		2023010755397Y	4/10/2023	4/10/2024	E.L. EACH ACCIDENT	\$ 1,00	00,000
	(Mandatory in NH)						E.L. DISEASE - EA EMPLOYEE	\$ 1,00	00,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$ 1,00	00,000
D	Directors & Officers			PCAP033516-0222	4/10/2023	4/10/2024	\$5,000 Deductible	1,00	00,000
Α	Crime			HOA1000021601-00	4/10/2023	4/10/2024	\$1,000 Deductible	25	50,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
A. Common Area Property - Lio Insurance Company - Policy# HOA1000021601-00: - Effective: 4/10/2023 - 4/10/2024 - Limit: \$177,500 - Deductible: \$2,500;
Additional \$25,000 limit for Trees/Shrubs/Plants Association consists of 35 homes; Coverage includes: Special Form/Replacement Cost, Building Ordinance,
Severability of Interest, Agreed Amount applies. Inflation Guard Included. Fidelity Bond / Crime policy includes Computer Fraud & Fund Transfer Fraud.

Property Management Company is included as an Additional Insured as respects General Liability, Fidelity Bond and D&O policies.

CERTIFICATE HOLDER	CANCELLATION
EVIDENCE OF COVERAGE	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE Alla Paulin