

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 7/31/2025

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).				
PRODUCER	CONTACT NAME:			
LaBarre/Oksnee Insurance 30 Enterprise, Suite 180	PHONE (A/C, No, Ext): 800-698-0711 FAX (A/C, No): 949-5	FAX (A/C, No): 949-588-1275		
Aliso Viejo CA 92656	E-MAIL ADDRESS: info@hoa-insurance.com			
	INSURER(S) AFFORDING COVERAGE	NAIC#		
	INSURER A: Accelerant National Insurance	10220		
Villa La Verne Homeowners Association c/o So Cal Property Enterprises, Inc. 1855 Sampson Ave.	1 INSURER B : Homesite Insurance Company	13927		
	INSURER C: PMA Insurance Group	12262		
	INSURER D: Accredited Surety And Casualty	26379		
	INSURER E :			
	INSURER F:			
COVERAGES CERTIFICATE NUMBER: 1650992919	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.

	EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAT HAVE BEEN REDUCED BY PAIL CLAIMS.						
INSR LTR		ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s
Α	X COMMERCIAL GENERAL LIABILITY		N030PK2830-01	8/1/2025	8/1/2026	EACH OCCURRENCE	\$1,000,000
	CLAIMS-MADE X OCCUR					DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100,000
						MED EXP (Any one person)	\$ 5,000
						PERSONAL & ADV INJURY	\$1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE	\$2,000,000
	X POLICY PRO- JECT LOC					PRODUCTS - COMP/OP AGG	\$2,000,000
	OTHER:					GL Deductible	\$\$10,000
Α	AUTOMOBILE LIABILITY		N030PK2830-01	8/1/2025	8/1/2026	COMBINED SINGLE LIMIT (Ea accident)	\$1,000,000
	ANY AUTO					BODILY INJURY (Per person)	\$
	OWNED SCHEDULED AUTOS ONLY					BODILY INJURY (Per accident)	\$
	X HIRED X NON-OWNED AUTOS ONLY					PROPERTY DAMAGE (Per accident)	\$
							\$
В	X UMBRELLA LIAB X OCCUR		PRP-253288001-01-2947871	8/1/2025	8/1/2026	EACH OCCURRENCE	\$5,000,000
	EXCESS LIAB CLAIMS-MADE					AGGREGATE	\$5,000,000
	DED X RETENTION \$ 0						\$
С	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY		2025011475912Y	8/1/2025	8/1/2026	PER OTH- STATUTE ER	
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICE MANAGEMENT AND THE PROPERTY OF THE PROP	N/A				E.L. EACH ACCIDENT	\$1,000,000
	OFFICER/MEMBER EXCLUDED? (Mandatory in NH)					E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - POLICY LIMIT	\$ 1,000,000
A C D	Property Crime/Fidelity Bond Directors & Officers Liability		N030PK2830-01 4125011475912Y 1-SKN-CA-01523877-01	8/1/2025 8/1/2025 8/1/2025	8/1/2026 8/1/2026 8/1/2026	\$25,000 Deductible \$1,000 Deductible \$5,000 Deductible	\$88,807,903 \$4,500,000 \$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) HOA consists of 300 units. Located in La Verne, CA 91750

Management Company is Additionally Insured on the General Liability, D&O Liability, and Fidelity Bond.

See 2nd page of certificate of insurance for further coverage information.

See Attached...

CERTIFICATE HOLDER	CANCELLATION
SoCal Property Enterprises, Inc.	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
1855 Sampson Ave Corona CA 92879	AUTHORIZED REPRESENTATIVE

AGENCY CUSTOMER ID	: VILLL	AV-01
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ADDITIONAL	KEMA	RKS SCHEDULE	Page _1_ of _1_
AGENCY LaBarre/Oksnee Insurance		NAMED INSURED Villa La Verne Homeowners Association c/o So Cal Property Enterprises, Inc.	
POLICY NUMBER		1855 Sampson Ave. Corona CA 92879	
CARRIER N	IAIC CODE		
		EFFECTIVE DATE:	
ADDITIONAL REMARKS			
THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACOR FORM NUMBER: 25 FORM TITLE: CERTIFICATE OF L		ISURANCE	
FORM NUMBER: FORM TITLE:			
All In (Walls In, Including Improvements)			
Coverage Includes: Special Form with Guaranteed Replacement Cost Equipment Breakdown Business Income / Extra Expense Business Personal Property Sewer / Drain Backup Building Ordinance or Law A+B+C Inflation Guard and/or limits are reviewed yearly to ensure 100% Rep Severability of Interest / Separation of Insureds Computer Fraud & Funds Transfer Fraud Waiver of Rights of Recovery No Co-Insurance D&O is a Claims-Made Policy Hired and Non-Owned Auto Liability Excess Crime/Fidelity Bond Excess Fidelity Carrier: Westchester Fire Insurance Company Excess Fidelity Bond Policy Number: G47419426 003	olacement C	ost	