CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 03/09/2021

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
Rey Insurance Services, Inc.
23161 Mill Creek Drive, Ste 250
Laguna Hills CA 92653-

CONTACT NAME: Mike Rey, Agent
PHONE (A/C, No, Ext): (800)954-6787 FAX (A/C, No): (949)481-8358
E-MAIL ADDRESS: Service@MReyIns.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Truck Insurance Exchange	21709
INSURER B : Farmers Insurance Exchange	21652
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED
The Heights at Carmel Valley
12356 Carmel Country Road
San Diego CA 92130-

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 WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY			60424-15-25	04/15/2021	04/15/2022	EACH OCCURRENCE	$ 2,000,000
	CLAIMS-MADE / X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 75,000
	X D&O: Claims-Made						MED EXP (Any one person)	$ 5,000
	X D&O: $1,000 Ded.						PERSONAL & ADV INJURY	$ Included
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 4,000,000
	X POLICY / PRO-JECT / LOC						PRODUCTS - COMP/OP AGG	$ 2,000,000
	X OTHER: D&O Liability						D&O: Occ/Agg	$ 1,000,000
A	AUTOMOBILE LIABILITY			60424-15-25	04/15/2021	04/15/2022	COMBINED SINGLE LIMIT (Ea accident)	$ 2,000,000
	ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	X HIRED AUTOS ONLY / X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
A	UMBRELLA LIAB / X OCCUR			60424-15-26	04/15/2021	04/15/2022	EACH OCCURRENCE	$ 5,000,000
	EXCESS LIAB / CLAIMS-MADE						AGGREGATE	$ 5,000,000
	DED / X RETENTION $ 10,000							$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			A0930-74-02	04/15/2021	04/15/2022	X PER STATUTE / OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y / N	N / A					E.L. EACH ACCIDENT	$ 1,000,000
	(Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	$ 1,000,000
A	Property / Buildings			60424-15-25	04/15/2021	04/15/2022	$25,000 Deductible	$55,882,800
A	Fidelity / Employee Dishonesty			60424-15-25	04/15/2021	04/15/2022	$10,000 Deductible	$1,600,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
| Walls-In with Betterments & Improvements | Special Form Policy | 100% Replacement Cost Coverage | No Other HOAs Covered by this Policy |
| No Coinsurance | No Wind/Hail Exclusion | Waiver of Subrogation is determined by the CC&Rs |
| Includes: Building Ordinance (A, B, C), Inflation Guard, Equipment Breakdown, and Severability of Interests/Separation of Insureds |
| Management Company is named additional insured under GL, D&O and Fidelity. |. Number of Units: 225 |

30 DAY CANCELLATION - EXCEPT 10 DAY NOTICE FOR NON-PAYMENT OF PREMIUM

CERTIFICATE HOLDER

Proof of Insurance | Walls-In Coverage
TO REQUEST LENDER CERTIFICATE:
Online: www.eoidirect.com (24/7)
Phone: (877) 456-3643 M-F 6am-5pm
Certificate Questions: help@eoidirect.com

CANCELLATION

AI 004575

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 M Rey

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