

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 04/16/2024

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: EOI Direct eoidirect.com					
Cline Agency Insurance Brokers 12400 Wilshire Blvd	PHONE (A/C, No, Ext): (877) 456-3643 FAX (A/C, No):					
Ste 280	E-MAIL ADDRESS: help@eoidirect.com					
Los Angeles CA 90025	INSURER(S) AFFORDING COVERAGE NAIC #					
	INSURER A: Accelerant National Insurance Co					
INSURED	INSURER B: Allied World Insurance Co					
Candlewood Estates Homeowners Association	INSURER C: Hanover American Insurance Co.					
c/o So Cal Property Enterprises, Inc.	INSURER D: Hartford Fire Insurance Co.					
1855 Sampson Avenue Corona CA 92879	INSURER E: Philadelphia Indemnity Ins Co.					
(951) 270-3700	INSURER F:					

COVERAGES TM CERTIFICATE NUMBER: Cert ID 48884 (1) 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 SU		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
А	X COMMERCIAL GENERAL LIABILITY					EACH OCCURRENCE	\$	1,000,000
	CLAIMS-MADE X OCCUR		N030PK0626	07/28/2023	07/28/2024	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	300,000
	X (E) D&O Liability		(E) PCAP0105680618	07/28/2023	07/28/2024	MED EXP (Any one person)	\$	5,000
	X \$5,000 D&O Ded.		(D&O is Claims-Made)			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:					(E) D&O Limit	\$	1,000,000
	AUTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (Ea accident)	\$	Included
A	ANY AUTO		N030PK0626	07/28/2023	07/28/2024	BODILY INJURY (Per person)	\$	
1	OWNED SCHEDULED AUTOS					BODILY INJURY (Per accident)	\$	
	X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY					PROPERTY DAMAGE (Per accident)	\$	
							\$	
В	X UMBRELLA LIAB OCCUR		031356862426201	07/28/2023	07/28/2024	EACH OCCURRENCE	\$	5,000,000
	EXCESS LIAB CLAIMS-MADE					AGGREGATE	\$	5,000,000
	DED RETENTION\$					In Excess of	\$	GL/AUTO/D&O
c	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY		WZ3D652291	07/28/2023	07/28/2024	X PER OTH- STATUTE ER		
	ANYPROPRIETOR/PARTNER/EXECUTIVE T/N	N/A				E.L. EACH ACCIDENT	\$	1,000,000
	(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	Property/Buildings		N030PK0626	07/28/2023	07/28/2024	\$10,000 Ded.	\$	23,860,000
D	Fidelity/Crime		72BDDIX4445	07/28/2022	07/28/2023	\$5,000 Ded.	\$	500,000

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
70 Units | Property management company is Additional Insured. Special Form. Wind/Hail not excluded.
GUARANTEED Replacement Cost Valuation. Coinsurance Waived. Included: Equipment Breakdown; Ordinance or Law (A, B, C); Separation of Insureds. Inflation Guard 4%. Re: Walls-In, please see carrier endorsement for clarification. Note this coverage is subject to the applicable deductible. Unit owners encouraged to consult personal insurance agents regarding recommended HO-6 coverage.

CERTIFICATE HOLDER	CANCELLATION
PROOF OF INSURANCE	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

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