PINET98 OP ID: JW

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
10/31/2025

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 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 FAX (A/C, No): 877-203-6958
E-MAIL ADDRESS: certificates@bbisinc.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : DB Insurance Co., Ltd.	12502
INSURER B : SiriusPoint Specialty Ins Corp	16820
INSURER C : Ascot Insurance Company	23752
INSURER D : Liberty Mutual Ins Co	23043
INSURER E : The Hanover American Ins Co	36064
INSURER F :	

INSURED
Pinetree Village Owners Association
So Cal PropertyEnterprises Inc
1855 Sampson Avenue
Corona, CA 92879

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						EACH OCCURRENCE	$	1,000,000
	CLAIMS-MADE X OCCUR	X		CBP222025303	11/01/2025	11/01/2026	DAMAGE TO RENTED PREMISES (Ea occurrence)	$	300,000
C	X D&O-$2MM/$1K Ded.			SFD00004045	11/01/2025	11/01/2026	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:							$	
A	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$	1,000,000
	ANY AUTO	X		CBP222025303	11/01/2025	11/01/2026	BODILY INJURY (Per person)	$	
	ALL OWNED AUTOS / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$	
	X HIRED AUTOS / X NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	$	
								$	
B	X UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	$	2,000,000
	X EXCESS LIAB CLAIMS-MADE	X		XUMB24106915	11/01/2025	11/01/2026	AGGREGATE	$	2,000,000
	DED RETENTION $							$	
E	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N						X PER STATUTE OTH-ER		
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? N / A (Mandatory in NH)			WZYA76696310	11/01/2025	11/01/2026	E.L. EACH ACCIDENT	$	1,000,000
	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	Building/Property			CBP222025303	11/01/2025	11/01/2026	12,880,818		50,000 Ded.
D	Fidelity Bond	X		TCAC9235001	11/01/2025	11/01/2026	500,000		10,000 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

SOCALPR

So Cal Property
Enterprises, Inc.
1855 Sampson Avenue
Corona, CA 92879

CANCELLATION

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

Brian Berg

© 1988-2014 ACORD CORPORATION. All rights reserved.

COVERAGE NOTES:

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