

RACHELJ



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/3/2025

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).

ting certificate does not confer rights to the certificate holder in fied of se	ion endorsement(s).				
PRODUCER License # 0M10410	CONTACT NAME:				
Armstrong/Robitaille/Riegle Business and Insurance Solutions 18575 Jamboree Rd, Ste 500	PHONE (A/C, No, Ext): (949) 381-7700 FAX (A/C, No): (949)	861-9429			
Irvine, CA 92612-2545	E-MAIL ADDRESS: arrinfo@aleragroup.com				
	INSURER(S) AFFORDING COVERAGE	NAIC#			
	INSURER A : LIO Insurance	40550			
INSURED	INSURER B: Homesite Insurance Company	17221			
Whittier Isles II	INSURER C : Pennsylvania Manufacturers Ins. Indemnity Co.	12262			
c/o So Cal Property Enterprises, Inc. 1855 Sampson Ave	INSURER D : Accredited Surety and Casualty Company, Inc.	26379			
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 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		TYPE OF INSURANCE	ADDL			POLICY EFF	POLICY EXP (MM/DD/YYYY)	LIMIT	s	
Α	X	COMMERCIAL GENERAL LIABILITY					······	EACH OCCURRENCE	\$	2,000,000
		X CLAIMS-MADE OCCUR	Х		HOA1000021601	4/10/2025	4/10/2026	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	1,000,000
								MED EXP (Any one person)	\$	5,000
								PERSONAL & ADV INJURY	\$	2,000,000
	GEN	N'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$	4,000,000
	X	POLICY PRO- LOC						PRODUCTS - COMP/OP AGG	\$	4,000,000
		OTHER:							\$	
Α	AUT	OMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$	2,000,000
		ANY AUTO		H	HOA1000021601	4/10/2025	4/10/2026	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				4/10/2025 4/10/2		EACH OCCURRENCE	\$	5,000,000
	X	EXCESS LIAB CLAIMS-MADE			PRP-253288001-01-2300424		4/10/2026	AGGREGATE	\$	5,000,000
		DED X RETENTION \$ 0							\$	
С	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY							PER OTH- STATUTE ER		
	ANY PROPRIETOR/PARTNER/EXECUTIVE				2025010755397Y 4/10/2025 4/10/2026 _{E.L. E}	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
D		ectors & Officers	X		1-SKN-CA-01576473-00	4/10/2025		\$5,000 Deductible		1,000,000
Α	Crir	me	X		HOA1000021601	4/10/2025	4/10/2026	\$1,000 Deductible		250,000

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: - Effective: 4/10/2025 - 4/10/2026 - Limit: \$185,000 - 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
So Cal Property Enterprises, Inc. 1855 Sampson Ave Corona, CA 92879	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
Colona, CA 92079	Authorized representative

ACORD 25 (2016/03)