



CERTIFICATE OF LIABILITY INSURANCE

2758889

DATE (MM/DD/YYYY)
05/02/2022

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 Kirk Miller Insurance Agency, Inc. 10636 Scripps Summit Ct, Ste 110 San Diego, CA 92131-3965 (858) 400-4504 | CONTACT NAME: Kirk Miller PHONE (A/C, No, Ext): 858-400-4504 E-MAIL ADDRESS: hoacerts@kirkmillerinsurance.com | | FAX (A/C, No): 858-875-0667 |
| | INSURER(S) AFFORDING COVERAGE | | NAIC # |
| INSURED Sunset Place Assoc of Carlsbad c/o Lindsay Management 6126 Innovation Way Carlsbad, CA 92009 | INSURER A: Truck Insurance Exchange | | 21709 |
| | INSURER B: National Surety Corp | | 21881 |
| | INSURER C: Mid-Century Insurance Company | | 21687 |
| | INSURER D: | | |
| | 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 LTR | TYPE OF INSURANCE | ADDL INSR | SUBR WVD | POLICY NUMBER | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMITS | |
|----------|---|-----------|----------|----------------------|-------------------------|-------------------------|--|---------------|
| A | GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> Directors & Officers GEN'L AGGREGATE LIMIT APPLIES PER: A <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC | | | 60627-93-57 | 05/13/2022 | 05/13/2023 | EACH OCCURRENCE | \$ 1,000,000 |
| | | | | | | | DAMAGE TO RENTED PREMISES (Ea occurrence) | \$ 75,000 |
| | | | | | | | MED EXP (Any one person) | \$ 5,000 |
| | | | | | | | PERSONAL & ADV INJURY | \$ 1,000,000 |
| | | | | | | | GENERAL AGGREGATE | \$ 2,000,000 |
| | | | | | | | PRODUCTS - COMP/OP AGG | \$ 1,000,000 |
| A | <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC | | | 60627-93-57 | 05/13/2022 | 05/13/2023 | D&O Claims Made | \$ 1,000,000 |
| A | AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS | | | 60627-93-57 | 05/13/2022 | 05/13/2023 | COMBINED SINGLE LIMIT (Ea accident) | \$ 1,000,000 |
| | | | | | | | BODILY INJURY (Per person) | \$ |
| | | | | | | | BODILY INJURY (Per accident) | \$ |
| | | | | | | | PROPERTY DAMAGE (Per accident) | \$ |
| | | | | | | | | \$ |
| B | <input checked="" type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB DED <input checked="" type="checkbox"/> RETENTION \$ 10,000 | | | USL01482121U-81551-1 | 05/13/2022 | 05/13/2023 | EACH OCCURRENCE | \$ 15,000,000 |
| | | | | | | | AGGREGATE | \$ 15,000,000 |
| | | | | | | | | \$ |
| C | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N If yes, describe under DESCRIPTION OF OPERATIONS below | | N/A | A09485475 | 05/13/2022 | 05/13/2023 | <input checked="" type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTH-ER | |
| | | | | | | | E.L. EACH ACCIDENT | \$ 1,000,000 |
| | | | | | | | E.L. DISEASE - EA EMPLOYEE | \$ 1,000,000 |
| | | | | | | | E.L. DISEASE - POLICY LIMIT | \$ 1,000,000 |
| A | COMMON ARE PROPERTY (TOTAL) | | | 60627-93-57 | 05/13/2022 | 05/13/2023 | \$ 150,001 | \$ 1,000 DED |
| A | FIDELITY/CRIME | | | 60627-93-57 | 05/13/2022 | 05/13/2023 | \$ 125,000 | \$ 1,000 DED |
| A | MECH BREAKDOWN/ORDINANCE LAW | | | 60627-93-57 | 05/13/2022 | 05/13/2023 | Included | |

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

General Certificate, Multiple Addresses, Carlsbad, CA 92008

Planned Unit Development - Common Area Coverage Only at 100%. Owners are to obtain individual coverage. (140 units)

CERTIFICATE HOLDER
 Sunset Place and Lindsay Management
 .
 6126 Innovation Way
 Carlsbad, CA 92009
 Loan Number: .
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

© 1988-2010 ACORD CORPORATION. All rights reserved.

MEMO

TO: Mortgage Processors

Visit www.insuremyhoa.com for more info...

FROM: Kirk Miller Insurance Agency, Inc.

10636 Scripps Summit Ct #110
San Diego, CA 92131-3965
hoacerts@kirkmillerinsurance.com
CA DOI #0K05931

The Master Insurance Policies for this community include the following:

- 1) **Building Ordinance or Law Coverage / Contingent Liability**
 - a) Loss In Value
 - b) Increased Cost of Demolition
 - c) Increased Cost of Construction
- 2) **Separation of Insureds (Severability of Interests)**
- 3) **Property Management is included as an insured on;**
 - a) General Liability (CGL)
 - b) Directors & Officers (D&O)
 - c) Employee Dishonesty/Fidelity (Crime)
- 4) **Property Coverage is Special Form/All-Risk unless otherwise indicated;**
 - a) Wind/Hail is included and not subject to difference provisions.
 - b) Inflation Guard is included with Farmers/Truck Insurance Exchanges and Mid-Century.
 - c) 100% is Indicative of a current Building Reconstruction Cost valuation on file with the agency.
- 5) **Mechanical Breakdown (Boiler & Machinery) is included when indicated at the Building Limit.**
- 6) **Fidelity/Crime coverage is inclusive of Computer Fraud and Funds Transfer Fraud in compliance with §5806**
- 7) **Policy Cancellation Provisions:**

There is a 10-day notice of cancellation for non-payment of premiums, and a 30-day notice of cancellation for all other reasons to the Association Insurance Trustee.

Other Information:

- **“GRC” means Guaranteed Replacement Cost (coinsurance waived)**
- **“AAV” means Agreed Amount Value (coinsurance waived)**
- **“RCV” means Replacement Cost Value (coinsurance does not apply when insured at 100%)**
- **“ERC” means Extended Replacement Cost**

Unit Owners Coverage Information (Coverage Per Governing Documents)

- **“AI” or “All-In” means including betterments and improvements**
- **“SE” or “Single Entity” means including Unit Interiors, but excluding betterments and improvements**
- **“BW” or “Bare-Walls” means excluding unit interiors beyond unfinished surfaces**
- **“PUD” or “Planned Unit Development” typically means common area coverage only**

Our Agency will provide an Interior Brokers Price Opinion upon request at no charge for HO6 policies. The amount of coverage necessary under an HO6 insurance policy would be determined as a result of collaboration between the insurer and the borrower. The amount of insurance coverage determined in this manner may or may not be based on a percentage of the condo unit's appraised value.

To obtain this free HO6 price opinion and quote, please send your request with the following information by email to info@kirkmillerinsurance.com with property appraisal including interior photos.