



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
05/09/2025

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 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 FAX (A/C, No): 858-875-0667 E-MAIL ADDRESS: hoacerts@kirkmillerinsurance.com														
INSURED Sunset Place Assoc of Carlsbad c/o Lindsay Management 6126 Innovation Way Carlsbad, CA 92009	<table border="1"> <thead> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A: Truck Insurance Exchange</td> <td>21709</td> </tr> <tr> <td>INSURER B: Federal Insurance Company</td> <td>20281</td> </tr> <tr> <td>INSURER C: Mid-Century Insurance Company</td> <td>21687</td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </tbody> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Truck Insurance Exchange	21709	INSURER B: Federal Insurance Company	20281	INSURER C: Mid-Century Insurance Company	21687	INSURER D:		INSURER E:		INSURER F:	
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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 ☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR ☒ Directors & Officers GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC			60627-93-57	5/13/2025	5/13/2026	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 D&O Claims Made \$ 1,000,000
A	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ ALL OWNED AUTOS ☒ HIRED AUTOS ☐ SCHEDULED AUTOS ☒ NON-OWNED AUTOS			60627-93-57	5/13/2025	5/13/2026	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	☒ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE DED RETENTION \$			PENDING	5/13/2025	5/13/2026	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) ☐ Y/N If yes, describe under DESCRIPTION OF OPERATIONS below		N/A	A09485475	5/13/2025	5/13/2026	☒ WC STATUTORY LIMITS ☐ OTHER 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	5/13/2025	5/13/2026	\$ 205,200 \$ 5,000 DED
A	FIDELITY/CRIME			60627-93-57	5/13/2025	5/13/2026	\$ 850,000 \$ 1,000 DED
A	MECH BREAKDOWN/ORDINANCE LAW			60627-93-57	5/13/2025	5/13/2026	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

MEMO

TO: Mortgage Processors and Unit Owners

FROM: Kirk Miller Insurance Agency, Inc.
10636 Scripps Summit Ct #110 San
Diego, CA 92131-3965
HOAcerts@kirkmillerinsurance.com
CA DOI #0K05931

Master Insurance Policies include the following unless otherwise indicated on the Certificate of Insurance:

- 1) Building Ordinance or Law Coverage / Contingent Liability
- 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 and includes the following, unless otherwise indicated:
 - a) Common areas
 - b) 100% Replacement Cost - indicative of a current Building Reconstruction Cost valuation.
 - c) Wind/Hail - not subject to difference provisions.
- 5) Mechanical Breakdown (Boiler & Machinery) is included when indicated at the Building Limit.
- 6) Inflation Guard and Waiver of Subrogation included with Farmers/Truck Insurance Exchanges and Mid-Century.
- 7) Fidelity/Crime coverage is inclusive of Computer Fraud and Funds Transfer Fraud in compliance with §5806
- 8) 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-Inclusive" means walls-in coverage and *includes* betterments and improvements.
- "SE" or "Single-Entity" means walls-in coverage but *excludes* betterments and improvements.
- "BW" or "Bare-Walls" means unit interiors are excluded beyond unfinished surfaces.
- "PUD" or "Planned Unit Development" means common area coverage only.

Our Agency will provide an insurance quote upon request at no charge for HO6 or HO3 policies. The necessary amount of coverage would be determined as a result of collaboration between the insurance agency and the client. The amount of insurance coverage determined in this manner may or may not be based on a percentage of the dwelling's appraised value.

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