

CUP1561198E

Renewal of Number

*** RENEWAL CERTIFICATE ***

Direct Bill Policy

POLICY DECLARATIONS

United States Liability Insurance Company

1190 Devon Park Drive, Wayne, Pennsylvania 19087

A Member Company of United States Liability Insurance Group

No. CUP1561198F

NAMED INSURED AND ADDRESS:

CIELO VISTA HOA
121 TIERRA DEL SOL
HOLLISTER, CA 95023

POLICY PERIOD: (MO. DAY YR.) From: 05/23/2025 To: 05/23/2026

12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS SHOWN ABOVE

FORM OF BUSINESS: Non-Profit Corporation

IN CONSIDERATION OF THE RENEWAL PREMIUM STATED BELOW, EXPIRING POLICY NUMBER CUP1561198E IS RENEWED FOR THE POLICY PERIOD STATED ABOVE. PLEASE ATTACH THIS RENEWAL CERTIFICATE TO YOUR EXPIRING POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED.
THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

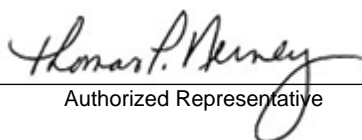
	PREMIUM
Commercial Umbrella Coverage	\$1,000.00
TOTAL:	\$1,000.00

Coverage Form(s) and Endorsement(s) made a part of this policy at time of issue

See Endorsement EOD (1/95)

Agent: DIBUDUO & DEFENDIS INSURANCE BROKERS, LLC (2887)
P.O. Box 5479
Fresno, CA 93755-5479

Issued: 05/27/2025 12:28 PM

By: 
Authorized Representative

THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE PART COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

EXTENSION OF DECLARATIONS

Policy No. CUP1561198F

Effective Date: **05/23/2025**

12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS

FORMS AND ENDORSEMENTS

The following forms apply to the policy

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
CUP	07/05	Commercial Umbrella Policy
CUP 549	09/16	Exclusion - Unmanned Aircraft
CUP-542	12/20	Exclusion of War and Certified Acts of Terrorism
CUP113	05/05	Automobile Liability Exclusion
CUP114	02/07	Coverage A - Excess Following Form Professional Liability Coverage Endorsement
CUP115	01/07	Coverage A - Excess Following Form Professional Liability Coverage Endorsement
IUL100	07/06	Expected or Intended Injury Exclusion
IUL117	09/10	Nuclear Energy Liability Exclusion (Broad Form)
Jacket	07/19	Policy Jacket
* L 838 PFAS	03/23	Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)
L-549	12/07	Absolute Professional Liability Exclusion
L-648CA	11/05	California State Amendatory Endorsement
NTE	12/20	Notice of Terrorism Exclusion

Endorsements marked with an asterisk (*) have been added to this policy or have a new edition date and are attached with this certificate.

COMMERCIAL UMBRELLA COVERAGE DECLARATIONS

Policy No. CUP1561198F

Effective Date: 05/23/2025
12:01 AM STANDARD TIME

LIMITS OF INSURANCE

Each Occurrence Limit	\$1,000,000
General Aggregate Limit	\$1,000,000

SELF INSURED RETENTION

\$0

LOCATION OF COVERAGE

<i>Location</i>	<i>Address</i>	<i>Territory</i>
	PER UNDERLYING POLICY/POLICIES	

SCHEDULE OF UNDERLYING INSURANCE ATTACHED

Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:

See Form EOD (01/95)

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

SCHEDULE OF UNDERLYING INSURANCE

Attached to and forming part of Policy No. **CUP1561198F**

<i>Underlying Carrier</i>	<i>General Liability</i>	<i>Limits of Insurance</i>
United States Liability Insurance Group NPP1588946F 05/23/2025 - 05/23/2026	Each Occurrence	\$1,000,000
	Personal & Advertising Injury	\$1,000,000
	Products/Completed Operations Aggregate	Included
	General Aggregate	\$2,000,000

<i>Underlying Carrier</i>	<i>Non-Profit Directors & Officers Liability</i>	<i>Limits of Insurance</i>
United States Liability Insurance Group NPP1588946F 05/23/2025 - 05/23/2026	Combined Single Limit	\$1,000,000

This endorsement changes insurance provided under the following:

**COMMERCIAL UMBRELLA POLICY
EXCESS LIABILITY POLICY**

**EXCLUSION – PERFLUOROALKYL AND POLYFLUOROALKYL
SUBSTANCES (PFAS)**

This insurance does not apply to:

Perfluoroalkyl And Polyfluoroalkyl Substances

We shall not be liable to make payment for “bodily injury”, “property damage”, “personal and advertising injury”, “professional incident”, “damages”, “defense expense”, loss, cost or other expense arising out of, directly or indirectly resulting from, in consequence of, in whole or in part, or in any way involving any actual or alleged;

- a. threatened or suspected inhalation, ingestion, absorption, consumption, discharge, dispersal, seepage, migration, release or escape of, contact with, exposure to, existence of, or presence of, any "perfluoroalkyl or polyfluoroalkyl substances"; and
- b. abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, “perfluoroalkyl or polyfluoroalkyl substances”, by any Insured or by any other person or entity.

“Perfluoroalkyl or polyfluoroalkyl substances” means any:

1. Chemical or substance that contains one or more alkyl carbons on which hydrogen atoms have been partially or completely replaced by fluorine atoms, including but not limited to:
 - a. Polymer, oligomer, monomer or nonpolymer chemicals and their homologues, isomers, telomers, salts, derivatives, precursor chemicals, degradation products or by-products;
 - b. Perfluoroalkyl acids (PFAA), such as perfluorooctanoic acid (PFOA) and its salts, or perfluorooctane sulfonic acid (PFOS) and its salts;
 - c. Perfluoropolyethers (PFPE);
 - d. Fluorotelomer-based substances; or
 - e. Side-chain fluorinated polymers
2. Good or product, including containers, materials, parts or equipment furnished in connection with such goods or products, that consists of or contains any chemical or substance described in Paragraph 1.

All other terms and conditions of this policy are the same. This endorsement is a part of your policy. It takes effect on the effective date of your policy unless another effective date is shown.

NOTICE OF TERRORISM EXCLUSION

You were notified that under the federal Terrorism Risk Insurance Program Reauthorization Act of 2019 ("The Act"), that you had a right to purchase insurance coverage for losses arising out of acts of terrorism, as *defined in Section 102(1) of the Act*.

You opted not to purchase this coverage.

The War and/or Terrorism Exclusion that is a part of this policy is therefore in full force and effect.



As a policyholder through USLI, you have access to many free and discounted services that will assist you in operating and growing your business through the Business Resource Center (BRC). Consider the following services and associated cost savings when deciding where to place your insurance!

Cybersecurity

- Complimentary access to eRiskHub®, a data breach prevention and response resource that will help you understand your exposure to a data breach and the importance of a response plan
- Best practice checklists for securing personal and payment card information, plus tips on protecting against cyberattacks

Background Checks and Screenings

- Discounted background checks, including multi-court criminal database searches, county criminal searches and more (first background check is free)
- Best practices for performing a background check
- Discounted tenant and drug screenings and motor vehicle reports (MVRs)

Disaster Preparation and Recovery

- Guidance on preparing for natural disasters and severe weather
- Business planning and recovery toolkit
- Sample incident reporting form and disaster loan assistance resource

Human Resources

- Free PeopleSystems' human resources consultation helpline to be used for personnel issues, including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hours regulations and more
- Online library with information, forms and articles pertaining to human resources
- Discounted HR and payroll management system by PrimePoint
- Discounted employee workplace assessment by Talogy, previously PSI Caliper
- Resources for recruiting, interviewing and terminating employees

Marketing

- Resources marketing via email and social media, capturing leads and building surveys
- Free and discounted stock imagery sites and photo and video editing programs
- Discount stationery, signage, promotional items and gifts

Property Safety

- Free workplace safety and occupational health consultation
- Tips for building maintenance, fire prevention and water safety

Industry-specific Resources For:

- Health, wellness and sports
- Hospitality, food and beverage
- Nonprofits and social services
- Residential and rental properties
- Retail and professional services
- Youth services and child care
- ... and more!



Try our **cost-savings calculator** to see how much you could save!

ONLINE LEARNING

Need help training your new employees?

Properly preparing new employees can be time-consuming and expensive. We offer a variety of free and discounted industry-specific training and certifications to help you save time and money!

Topics include:

- Food manager and handler safety
- Liquor safety
- CPR, first aid and concussion
- Sexual harassment
- Leadership and professional development



For a full list of vendors, discounts and resources, visit bizresourcecenter.com.



24/7 CLAIM REPORTING

In our continuing effort to provide you with excellent claim service, you may now report a claim and get claim assistance 24 hours a day/7 days a week.

For claim reporting, call toll free 1-888-875-5231 or visit USLI.COM and select the “report a claim” option.

For emergency claims requiring immediate assistance, please use the toll free option. Your call will be referred to a claims professional who will respond within an hour of your call with direction and assistance.

Thank you for placing your trust in our company. We pledge to work hard every day to earn and maintain that trust.



USLI.COM
888-523-5545



Privacy Notice At Collection

We may need to collect certain personal information to provide you with our services and products. For information on how we store, use and protect personal information, please see our Privacy Policy accessible on our website, <https://www.usli.com/privacy-policy/>.

UNITED STATES LIABILITY INSURANCE GROUP

CONSUMER DISCLOSURE NOTICE

CALIFORNIA

Please contact the agent or broker that has delivered your policy if you have questions or need assistance. If you need the telephone number of the agent or broker or need other assistance, please contact us at:

**1190 Devon Park Drive, Wayne, PA 19087
Toll Free Direct 1-888-523-5545
Compliance Department**

Before you file a complaint with the California Department of Insurance, you should first contact the insurance company, agent or broker in an effort to resolve the issue(s). If you do not reach a satisfactory resolution of the issue(s), then contact the California Department of Insurance.

You may contact the California Department of Insurance to obtain information or make a complaint.

**California Department of Insurance
Consumer Communications Bureau
300 South Spring Street, South Tower
Los Angeles, CA 90013
1-800-927-HELP (4357) or 213-897-8921
TDD Number: 1-800-482-4TDD (4833)
www.insurance.ca.gov**

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

**DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE
RENEWALS**

Policy No.: **CUP1561198F**

Dear Policyholder,

Terrorism Insurance Coverage is not included with this policy because you elected not to purchase this coverage on your expiring policy.

If you wish to purchase Terrorism Insurance Coverage on this policy, you must complete the attached form and return it to your local Retail Agent no later than **06/26/2025**.

Upon receipt of your completed form, we will endorse your policy to include Terrorism Insurance Coverage for the additional cost noted on the attached form.

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act ("the Act"), as amended, you have a right to purchase insurance coverage for losses arising out of acts of terrorism. *As defined in Section, 102 (1) of the Act:* The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States reimburses 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

Coverage for "insured losses", as defined in the Act, is subject to the coverage terms, conditions, amounts and limits in this policy applicable to losses arising from events other than acts of terrorism.

You should know that the Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement, as well as insurers' liability, for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion in any one calendar year, your coverage may be reduced.

You should also know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE

Note: In the states of California, Georgia, Hawaii, Illinois, Iowa, Maine, North Carolina, Oregon, Washington, West Virginia and Wisconsin, our terrorism exclusion makes an exception for fire losses resulting from an Act of Terrorism. In these states, if you decline to purchase Terrorism Coverage, you still have coverage for fire losses resulting from an Act of Terrorism.

Please "X" one of the boxes below and return this notice to the Company.

	I decline to purchase Terrorism Coverage. I understand that I will have no coverage for losses arising from acts of Terrorism.
	I elect to purchase coverage for certified acts of Terrorism for a premium of \$50 _____.

On File with the Company
Applicant Name (Print) _____

CIELO VISTA HOA
Named Insured _____

Authorized Signature _____

Date _____