OP ID: MZ



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/14/2018

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).

PRODUCER	800-698-0711	CONTACT LaBarre/Oksnee Insurance				
LaBarre/Oksnee Insurance License # 0C84283		PHONE (A/C, No, Ext): 800-698-0711 FAX (A/C, No): 949-		38-1275		
30 Enterprise #180 Aliso Viejo, CA 92656 LaBarre/Oksnee Insurance		E-MAIL ADDRESS:				
		INSURER(S) AFFORDING COVERAGE	NAIC #			
		INSURER A: Travelers Insurance Company	25674			
INSURED Casa Del Sol Owners Assoc.		INSURER B: Philadelphia Indemnity Ins. Co	18058			
c/o Pernicano Realty & Mgmt 2851 Camino Del Rio South #230 San Deigo, CA 92108		INSURER C: Firemans Fund Insurance Co.	21873			
		INSURER D : Liberty Mutual Insurance	23043			
		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 INSD		POLICY EFF	POLICY EXP (MM/DD/YYYY)	LIMITS		
A	X COMMERCIAL GENERAL LIABILITY			,	,	EACH OCCURRENCE	\$	1,000,000
	CLAIMS-MADE X OCCUR	Х	680-6C876947	12/04/2018	12/04/2019	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	300,000
В	χ D&O (\$1,000,00 0)		PCAP011574-0118	12/04/2018	12/04/2019	MED EXP (Any one person)	\$	5,000
1	\$500 ded		CLAIMS-MADE			PERSONAL & ADV INJURY	\$	1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE	\$	2,000,000
	X POLICY PRO-					PRODUCTS - COMP/OP AGG	\$	2,000,000
	OTHER:						\$	
Α	AUTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000
	ANY AUTO		680-6C876947	12/04/2018	12/04/2019	BODILY INJURY (Per person)	\$	
	OWNED SCHEDULED AUTOS					BODILY INJURY (Per accident)	\$	
	X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY					PROPERTY DAMAGE (Per accident)	\$	
							\$	
C	X UMBRELLA LIAB OCCUR					EACH OCCURRENCE	\$	1,000,000
	EXCESS LIAB CLAIMS-MADE		SUO00049054554-12971-4	12/04/2018	12/04/2019	AGGREGATE	\$	1,000,000
	DED RETENTION \$						\$	
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY					PER OTH- STATUTE ER		
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?					E.L. EACH ACCIDENT	\$	
	(Mandatory in NH)	N/A				E.L. DISEASE - EA EMPLOYEE	\$	
	If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - POLICY LIMIT	\$	
A	Property		680-6C876947	12/04/2018	12/04/2019	,		12,835,000
D	Fidelity Bond		CAC019425-0217	12/04/2018	12/04/2019	2,500 ded		250,000

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

Association has 54 units located in Lakeside, CA. Property policy is Special Form, BARE WALLS (excludes interior) with 100% Replacement Cost. Coverage per CC&Rs. Includes Building Ordinance or Law Coverage, and Severability of Interest. Property Management Additional Insured GL, D&O, and Fidelity Bond. Computer Fraud and Funds Transfer Fraud included.

CERTIFICATE HOLDER	CANCELLATION
Pernicano Realty & Management, Inc.	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
2851 Camino Del Rio South #230 San Diego, CA 92108	AUTHORIZED REPRESENTATIVE LaBarre/Oksnee Insurance