

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 02/08/2023

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).

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PRODUCER	CONTACT NAME:					
Prendiville Insurance Agency 24661 Del Prado, Suite 3	PHONE (A/C, No, Ext): (949) 487-9696 FAX (A/C, No): (949)	487-9626				
License #0740433	E-MAIL ADDRESS:					
Dana Point CA 92629	INSURER(S) AFFORDING COVERAGE	NAIC#				
	INSURER A: Farmers Insurance Exchange	21652				
INSURED	INSURER B: Philadelphia Indemnity Insurance	18058				
Villagio at Rancho San Clemente	INSURER C: PMA Companies, Inc.	001733				
c/o Curtis Management Company, Inc.	INSURER D:					
5050 Avenida Encinas, Suite 160 Carlsbad CA 92008	INSURER E:					
	INSURER F:					

COVERAGES CERTIFICATE NUMBER: Cert ID 35839 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.

INSF LTR	TYPE OF INSURANCE	ADDL S		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s	
В	X COMMERCIAL GENERAL LIABILITY					EACH OCCURRENCE DAMAGE TO RENTED	\$	1,000,000
	CLAIMS-MADE X OCCUR	Y	PHPK2517546	02/10/2023	02/10/2024	PREMISES (Ea occurrence) MED EXP (Any one person)	\$	100,000 5,000
						PERSONAL & ADV INJURY	\$	1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE	\$	2,000,000
	X POLICY PRO- JECT LOC					PRODUCTS - COMP/OP AGG	\$	2,000,000
	OTHER:						\$	
	AUTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000
В	ANY AUTO	Y	PHPK2517546	02/10/2023	02/10/2024	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	X UMBRELLA LIAB X OCCUR	Y	PHUB851111	02/10/2023	02/10/2024	EACH OCCURRENCE	\$	5,000,000
	EXCESS LIAB CLAIMS-MADE					AGGREGATE	\$	5,000,000
	DED X RETENTION\$ 10,000						\$	
А	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY		A0932-45-25	01/19/2023	01/19/2024	X PER OTH- STATUTE ER		
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N/A				E.L. EACH ACCIDENT	\$	1,000,000
	(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
В	D&O, Claims Made	Y	PCAP038031-0123	02/10/2023	02/10/2024	D&O Liability Deductible \$1,000	\$	2,000,000
C	Fidelity Bond	Y	4123011440379Y	02/10/2023		Fidelity Bond Deductible \$5,000	\$	2,500,000

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

B) Property #PHPK2517546 02/10/2023-02/10/2024, Limit \$57,379,928, Deductible \$10,000, Special Form, Extended Replacement Cost, Agreed Value

Curtis Management Company, Inc. is Named as Additional Insured as Their Interests May Appear, as Respects: Auto Liability, CGL, D&O Liability, Fidelity Bond, and Umbrella Liability.

Coverage for Interior Structures is Included, Based on Original Specifications. 114 Units. Wind & Hail Coverage is Included.

Building Ordinance Coverage:

A(Undamaged)=Included, B(Demolition)=\$2,500,000, C(Increased Construction Costs)=\$2,500,000

*CANCELLATION: 30 DAY NOTICE, EXCEPT 10 DAY NOTICE FOR NON-PAYMENT OF PREMIUM.

CERTIFICATE HOLDER	CANCELLATION				
Curtis Management Company, 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.				
5050 Avenida Encinas,	AUTHORIZED REPRESENTATIVE				
Suite 160 Carlsbad CA 92008	hatril holine				

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