

ASANCHEZ

DATE	(11111/100/11111)	
10	124 12024	

VILLSAN-05

CERTIFICATE OF LIABILITY INSURANCE									CE	10/31/2024			
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).													
PRO	PRODUCER CONTACT NAME:												
Socher Insurance Agency, Inc.									317-9305				
	7901 Stoneridge Drive, Suite 403 Pleasanton, CA 94588												
ADDRESS: INCOMPANIE COVERAGE										NAIC #			
								INS			ant National Insurance C	ompany	
INSU	RED										nce Company		
					omeowners		ociati		URER C : PMA In				
		Vision Co	omn	nuni	ity Managen Foothills Pkv	nent					alty Company		
		Phoenix,				wy			URER E :		,,		
									URER F :				
CO	VER	RAGES			CER	TIFIC	CATE	E NUMBER:			REVISION NUMBER:		<u></u>
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,													
INSR			-	-		ADDL	SUBR	LIMITS SHOWN MAY HAVE BEE	POLICY EFF	POLICY EXP			
	X	TYPE OF I				INSD	WVD	POLICY NUMBER	(MM/DD/YYYY)	(MM/DD/YYYY)	LIM		1,000,000
~	^	CLAIMS-MAI			OCCUR			N030PK0956-00	11/1/2024	11/1/2025	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	300,000
				~	00001			N030F K0350-00	11/1/2024	11/1/2025		\$	5,000
											MED EXP (Any one person)	\$	2,000,000
											PERSONAL & ADV INJURY	\$	2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:									GENERAL AGGREGATE	\$	2,000,000	
	POLICY PRO- JECT LOC										PRODUCTS - COMP/OP AGG	-	
Α		OTHER:			N030PK0956-00				11/1/2025	COMBINED SINGLE LIMIT	\$	1,000,000	
								11/1/2024		(Ea accident)	\$		
		ANY AUTO OWNED AUTOS ONLY HIRED AUTOS ONLY X AUTOS ONLY		HEDULED	N020FK0320-00			11/1/2024	11/1/2023	BODILY INJURY (Per person)	\$		
	Х									BODILY INJURY (Per accident PROPERTY DAMAGE (Per accident)			
		AUTOS ONLY		AU.	TOS ONLY						(Per accident)	\$	
В	Х	UMBRELLA LIAB		X	OCCUR							\$	5,000,000
-		EXCESS LIAB				PPP7500564L24A-01	11/1/2024	11/1/2025	EACH OCCURRENCE	\$	5,000,000		
		N				-					AGGREGATE	\$	-,,
С	WOF	RKERS COMPENSA	TION								X PER OTH-	\$	
-	AND	EMPLOYERS' LIA	BILIT	Y				202401-13-58-62-1Y	11/1/2024 11/	11/1/2025	STATUTE E.L. EACH ACCIDENT	¢	1,000,000
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below				N / A					E.L. EACH ACCIDENT	\$	1,000,000	
									E.L. DISEASE - POLICY LIMIT		1,000,000		
D		ectors & Office		UNS	Delow			618982309	11/1/2024	11/1/2025	Ded: \$1,000	Φ	1,000,000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)													
		ee Certificate o							ay be attached if ino	re space is requi	eu)		
1													
1													

CERTIFICATE HOLDER	CANCELLATION
For Informational Purposes Only	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

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CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 10/31/2024

ASANCHEZ

C B	ERT ELO	IFICATE DOB W. THIS CE	ES NOT AFFIF	AS A MATTER OF INFORMATIO RMATIVELY OR NEGATIVELY AN F INSURANCE DOES NOT CON ER, AND THE CERTIFICATE HOLD	MEND, EXTEND OR STITUTE A CONTR ER.	ALTER THE CO	OVER	AGE AFFORDED	BY THE	E POLICIES		
PRO	DUCE	R				CONTACT NAME:						
Soc	her l	Insurance Ag	ency, Inc.		PHONE (A/C, No, Ext): (8	77) 317-9300		FAX (A/C, No):	(877) 3	317-9305		
1790'	Sto	oneridge Drive ton, CA 94588	e. Suite 403		E-MAIL ADDRESS: info	E-Mall ADDRESS: info@hoainsurance.net						
	oun					/ILLSAN-05						
						INSURER(S) AFFOR	RDING	COVERAGE		NAIC #		
INSL	RED				INSURER A : (ST.	INSURER A : (STANDARD) Accelerant National Insurance Company 10220						
			nta Ea Hamaau	vners Association	INSURER B : CO	ntinental Casua	alty C	Company				
			community Mar		INSURER C :							
		16625 S	Desert Foothil		INSURER D :							
		Phoenix	, AZ 85048		INSURER E :							
					INSURER F :							
ົດວ່	VFR	RAGES		CERTIFICATE NUMBER:			RFV	ISION NUMBER:				
_				ROPERTY (Attach ACORD 101, Additional Rer	marks Schedule, if more sn							
Crim TI IN C	HIS I	mployee Disho S TO CERTIFY ATED. NOTWIT	THAT THE POLIC THAT THE POLIC STANDING AN E ISSUED OR M	rd 25, for remaining coverage. Equip Bond includes Property Manager as CIES OF INSURANCE LISTED BELOW Y REQUIREMENT, TERM OR CONDITI AY PERTAIN, THE INSURANCE AFFOR	AN EMPLOYEE. HAVE BEEN ISSUED T ON OF ANY CONTRAC RDED BY THE POLICIE	O THE INSURED N. T OR OTHER DOCI S DESCRIBED HER	AMEI UMEI REIN I	O ABOVE FOR THE PO	D WHICI	H THIS		
E INSR LTR		JSIONS AND C		SUCH POLICIES. LIMITS SHOWN MAY POLICY NUMBER	POLICY EFFECTIVE	POLICY EXPIRATION				LIMITS		
A	X				DATE (MM/DD/YYYY)	DATE (MM/DD/YYYY)						
^	<u> </u>			N030PK0956-00	11/01/2024	11/01/2025		BUILDING	\$			
	CAL	JSES OF LOSS	DEDUCTIBLES BUILDING		11/01/2024	11/01/2020		PERSONAL PROPERTY	\$			
	<u> </u>	BASIC	10,000					BUSINESS INCOME	\$			
	<u> </u>	BROAD	CONTENTS					EXTRA EXPENSE	\$			
		SPECIAL		-				RENTAL VALUE	\$			
		EARTHQUAKE		-				BLANKET BUILDING	\$			
		WIND		_			V	BLANKET PERS PROP	\$	18,850,000		
	v	FLOOD Bld Ord A inclu		_			\vdash	BLANKET BLDG & PP Bld Ord B:	\$			
	X	Bid Old A Iliciu		-			^		\$	500,000		
							X	Bld Ord C:	\$	500,000		
				TYPE OF POLICY					\$			
	CAUSES OF LOSS							-	\$			
		NAMED PERILS		POLICY NUMBER					\$			
									\$			
B	X	CRIME					X	Ded: \$2,500	\$	100,000		
	TYF	PE OF POLICY							\$			
	Fic	delity Bond			11/01/2024	11/01/2025			\$			
		BOILER & MACH							\$			
									\$			
									\$			
									\$			
Spec 70 U No i Polic	cial F nits. nflat cy is	Form, Guarant ion guard but Walls In exclu	eed Replaceme	ACORD 101, Additional Remarks Schedule, m nt Cost on an agreed value with no o provides a Guaranteed Replacements and improvements. Ickage Polic	coinsurance.							
	יידכ				CANCELLAT							
UE		FICATE HOLD	JEK			IUN						
For Informational Purposes Only					THE EXPIRA	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 REF	AUTHORIZED REPRESENTATIVE						
AC	ORE	0 24 (2016/03)			© 1995-2015 ACORD CORPORATION. All rights reserved.						





Villa Santa Fe Homeowners Association Disclosure Summary Form

<u>Property: Accelerant National Insurance Company: 11/1/2024 - 11/1/2025</u> \$18,850,000 Special Form (wind included), Guaranteed Replacement Cost Basis with no co-insurance and a \$10,000 Deductible per Occurrence. Equipment Breakdown coverage is included.

<u>General Liability: Accelerant National Insurance Company: 11/1/2024 - 11/1/2025</u> \$1,000,000/\$2,000,000 per Occurrence/General Aggregate with a \$0 Deductible. \$1,000,000 Non-Owned and Hired Automobile Liability is included in this policy.

<u>Umbrella Liability: Greenwich Insurance Company: 12/12/2024 – 11/1/2025</u> \$5,000,000 Each Occurrence/General Aggregate with \$0 self insured retention each occurrence.

<u>Directors' and Officers' Liability: Continental Casualty Company: 11/1/2024 - 11/1/2025</u> \$1,000,000 per Occurrence/General Aggregate with a \$1,000 Retention per Occurrence.

Employee Dishonesty: Continental Casualty Company: 11/1/2024 - 11/1/2025 \$100,000 per Occurrence with a \$2,500 Deductible.

Workers' Compensation: PMA Insurance Group: 11/1/2024 - 11/1/2025 \$1,000,000 Coverage statutory limits as required by California law.

Earthquake Insurance: No Coverage through our Agency.

Flood: no coverage through our agency.

This summary of the Association's policies of insurance provides only certain information and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of insurance. Any Association Member may, upon request and provision of reasonable notice, review the Association's Insurance Policies and, upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the Association maintains the Policies of Insurance specified in this summary, the Association's Policies of Insurance may not cover your property, including personal property or real property improvements to or around your dwelling, or personal injuries or other losses that occur within or around your dwelling. Even if a loss is covered, you may nevertheless be responsible for paying all or a portion of any Deductible that applies. Association Members should consult with their individual Insurance Broker or Agent for appropriate additional coverage.

For lender and/or unit specific Evidence of Insurance please call EOI Direct at 877-456-3643. For general proof of insurance please contact Socher Insurance at 877-317-9300