

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 11/18/2016

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  | CONTACT<br>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<br>ADDRESS:  |          |  |  |  |  |
| Dana Point CA 92629                                   | INSURER(S) AFFORDING COVERAGE   | NAIC#    |  |  |  |  |
|   | INSURER A: Farmers Insurance Exchange   | 21652    |  |  |  |  |
| INSURED   | INSURER B: Truck Insurance Exchange  INSURER C: Mid-Century Insurance Company |          |  |  |  |  |
| The Fountains HOA                                     |   |          |  |  |  |  |
| c/o Pacific Coast Management, Inc.                    | INSURER D:  |          |  |  |  |  |
| 4515 E. Anaheim Street<br>Long Beach CA 90804         | INSURER E:  |          |  |  |  |  |
|   | INSURER F:  |          |  |  |  |  |

## COVERAGES CERTIFICATE NUMBER: Cert ID 2607 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<br>LTR | TYPE OF INSURANCE   | ADDL    |      |             | POLICY EFF<br>(MM/DD/YYYY) | POLICY EXP | LIMIT  | s  |            |
|-------------|---|---------|------|-------------|----------------------------|------------|--|----|------------|
| A           | X COMMERCIAL GENERAL LIABILITY  | IIIOD   | 1112 |             | (,                         | (, <u></u> | EACH OCCURRENCE                              | \$ | 2,000,000  |
|             | CLAIMS-MADE X OCCUR   | Y       |      | 60550-49-93 | 12/15/2016                 | 12/15/2017 | DAMAGE TO RENTED<br>PREMISES (Ea occurrence) | \$ | 75,000     |
|             | X D&O Liability*  |         |      |             |                            |            | MED EXP (Any one person)                     | \$ | 5,000      |
|             | X *D&O is Claims Made   |         |      |             |                            |            | PERSONAL & ADV INJURY                        | \$ | 2,000,000  |
|             | GEN'L AGGREGATE LIMIT APPLIES PER:  |         |      |             |                            |            | GENERAL AGGREGATE                            | \$ | 4,000,000  |
|             | X POLICY PRO-<br>JECT LOC   |         |      |             |                            |            | PRODUCTS - COMP/OP AGG                       | \$ | 2,000,000  |
|             | OTHER:  |         |      |             |                            |            | D&O Liability                                | \$ | 1,000,000  |
|             | AUTOMOBILE LIABILITY  |         |      |             |                            |            | COMBINED SINGLE LIMIT (Ea accident)          | \$ | 2,000,000  |
| A           | ANY AUTO  | Y       |      | 60550-49-93 | 12/15/2016                 | 12/15/2017 | BODILY INJURY (Per person)                   | \$ |            |
|             | OWNED SCHEDULED AUTOS ONLY  |         |      |             |                            |            | BODILY INJURY (Per accident)                 | \$ |            |
| 1           | X HIRED X NON-OWNED AUTOS ONLY  |         |      |             |                            |            | PROPERTY DAMAGE (Per accident)               | \$ |            |
|             |   |         |      |             |                            |            |  | \$ |            |
| В           | X UMBRELLA LIAB X OCCUR   | Y       |      | 60550-50-78 | 12/15/2016                 | 12/15/2017 | EACH OCCURRENCE                              | \$ | 1,000,000  |
|             | EXCESS LIAB CLAIMS-MADE   |         |      |             |                            |            | AGGREGATE                                    | \$ | 1,000,000  |
|             | DED X RETENTION\$ 10,000  | )       |      |             |                            |            |  | \$ |            |
| c           | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY   |         |      | A0946-85-09 | 12/17/2016                 | 12/17/2017 | X PER OTH-<br>STATUTE ER                     |    |            |
|             | AND EMPLOYERS LIABILITY  ANYPROPRIETOR/PARTNER/EXECUTIVE  OFFICER/MEMBER EXCLUDED?  N | N/A     |      |             |                            |            | E.L. EACH ACCIDENT                           | \$ | 1,000,000  |
|             | (Mandatory in NH)   | III / A |      |             |                            |            | E.L. DISEASE - EA EMPLOYEE                   | \$ | 1,000,000  |
|             | If yes, describe under DESCRIPTION OF OPERATIONS below                                |         |      |             |                            |            | E.L. DISEASE - POLICY LIMIT                  | \$ | 1,000,000  |
| A           | Fidelity Bond   | Y       |      | 60550-49-93 | 12/15/2016                 | 12/15/2017 | Fidelity Bond<br>Deductible \$500            | \$ | 900,000    |
| A           | Property (R/C)  |         |      | 60550-49-93 | 12/15/2016                 | 12/15/2017 | Property Deductible \$5,000                  | \$ | 15,603,161 |

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Pacific Coast Management, Inc. is Named as Additional Insured as Respects to Auto Liability, CGL,
D&O Liability, Fidelity Bond, and Umbrella Liability.

Bare Walls Coverage Applies. 82 Units, 15 Buildings. 150% Extended Replacement Cost.

Building Ordinance Coverage:

A(Undamaged)=Included; B(Demolition)=\$250,000; C(Increased Construction Cost)=\$250,000.

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

| CERTIFICATE HOLDER             | CANCELLATION   |
|--------------------------------|--|
| Pacific Coast 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. |
| 4515 E. Anaheim Street         | AUTHORIZED REPRESENTATIVE  |
| Long Beach CA 90804            | hotiel holinela  |

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