CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 01/01/2020

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.

PRODUCER

Clinkenbeard Insurance Agency
235 Town Center Parkway, Suite J
Santee CA 92071

CONTACT NAME: Madeline Clinkenbeard
PHONE (A/C, No, Ext): 619-442-0415 FAX (A/C, No): 619-442-0592
E-MAIL ADDRESS: mnmins.certs@gmail.com
PRODUCER CUSTOMER ID:

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Mid-Century Insurance Company	
INSURER B : Federal Insurance Company	
INSURER C : Hartford Fidelity & Bonding	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED

The Villages of Rancho Del Oro
c/o The Avalon Management Group, Inc
4055 Oceanside Blvd Suite J
Oceanside CA 92056

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

HOA's address of record: Avenida De La Plata, Oceanside, CA 92056

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	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	☑ PROPERTY CAUSES OF LOSS / DEDUCTIBLES ☐ BASIC — BUILDING $1,000 ☐ BROAD ☑ SPECIAL — CONTENTS $1,000 ☐ EARTHQUAKE ☑ WIND ☐ FLOOD ☑ 125% cost replacement ☑ Com. Area $1,000 ded	60672-49-58	01/01/2020	01/01/2021	☐ BUILDING ☐ PERSONAL PROPERTY ☐ BUSINESS INCOME ☐ EXTRA EXPENSE ☐ RENTAL VALUE ☐ BLANKET BUILDING ☐ BLANKET PERS PROP ☐ BLANKET BLDG & PP ☑ Ordinance/Law ☑ Common Area	$ $ $ $ $ $ $ $ $ 35,000 $ 5,500,000**
B	☐ INLAND MARINE CAUSES OF LOSS ☐ NAMED PERILS ☑ Umbrella Liability	TYPE OF POLICY POLICY NUMBER G2132-09-12	01/01/2020	01/01/2021	☑ Excess Liability	$ $ $ $ 15,000,000
A	☑ CRIME TYPE OF POLICY Fidelty Bond	60672-49-58 & 72-FA-0334054	01/01/2020	01/01/2021	☑ Employee Dishonesty ☑ Excess	$ 2,000,000 $ $ 6,500,000
	☐ BOILER & MACHINERY / EQUIPMENT BREAKDOWN					$ $
A	Premises Liability ~~Directors & Officers~~	60672-49-58 60672-49-58	01/01/2020 01/01/2020	01/01/2021 01/01/2021	☑ Occ/Aggregate ☑ Occ/Aggregate	$ 1mil/2mil $ 1,000,000

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

438 BFUNS 5/42 2,647 Units *Common area property only* No Coverage for units - PUD

MAC

CERTIFICATE HOLDER

HOA's Proof of Insurance Only

To get a certificate with your unit's address & your lender listed, please send your request or your lender's letter to mnmins.certs@gmail.com/Fax # 619-442-0592.
Please call our office if you have questions 619-442-0415.

CANCELLATION

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

Mike Clinkenbeard

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