



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
01/01/2021

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.

<b>PRODUCER</b> <b>Clinkenbeard Insurance Agency</b> 235 Town Center Parkway, Suite J Santee CA 92071	<b>CONTACT NAME:</b> Madeline Clinkenbeard <b>PHONE (A/C. No. Ext):</b> 619-442-0415 <b>E-MAIL ADDRESS:</b> certs@clinkenbeardins.com <b>PRODUCER CUSTOMER ID:</b>	<b>FAX (A/C. No.):</b> 619-442-0592
	<b>INSURER(S) AFFORDING COVERAGE</b>	
<b>INSURED</b> <b>The Villages of Rancho Del Oro</b> c/o The Avalon Management Group, Inc 4055 Oceanside Blvd Suite J Oceanside CA 92056	<b>INSURER A:</b> Mid-Century Insurance Company	
	<b>INSURER B:</b> Great American Alliance Insurance Co.	
	<b>INSURER C:</b> Hartford Fidelity & Bonding	
	<b>INSURER D:</b>	
	<b>INSURER E:</b>	
	<b>INSURER F:</b>	


**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	<input checked="" type="checkbox"/> PROPERTY	60672-49-58	01/01/2021	01/01/2022	BUILDING	\$	
	CAUSES OF LOSS				DEDUCTIBLES	PERSONAL PROPERTY	\$
	<input type="checkbox"/> BASIC				BUILDING	BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD				CONTENTS	EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL					RENTAL VALUE	\$
	<input type="checkbox"/> EARTHQUAKE					BLANKET BUILDING	\$
	<input checked="" type="checkbox"/> WIND					BLANKET PERS PROP	\$
	<input type="checkbox"/> FLOOD					BLANKET BLDG & PP	\$
<input checked="" type="checkbox"/> 150% cost replacement		<input checked="" type="checkbox"/> Ordinance/Law	\$ 35,000				
<input checked="" type="checkbox"/> Com. Area \$2,500 ded		<input checked="" type="checkbox"/> Common Area	\$ 5,500,000**				
B	<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY				\$	
	CAUSES OF LOSS	POLICY NUMBER				\$	
B	<input checked="" type="checkbox"/> Umbrella Liability	UM30203775	01/01/2021	01/01/2022	<input checked="" type="checkbox"/> Excess Liability	\$ 10,000,000	
	A	<input checked="" type="checkbox"/> CRIME	60672-49-58 & 72 FA 0334054	01/01/2021	01/01/2022	<input checked="" type="checkbox"/> Employee Dishonesty	\$ 2,000,000
<input checked="" type="checkbox"/> Excess						\$ 6,100,000	
<input checked="" type="checkbox"/> Included						\$	
A	<input checked="" type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN	60672-49-58	01/01/2021	01/01/2022	<input checked="" type="checkbox"/>	\$	
A	Premises Liability	60672-49-58	01/01/2021	01/01/2022	<input checked="" type="checkbox"/> Occ/Aggregate	\$ 1mil/2mil	
		Directors & Officers	60672-49-58	01/01/2021	01/01/2022	<input checked="" type="checkbox"/> Occ/Aggregate	\$ 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\* Unit Owners Coverage Not Included - PUD**  
**Policy Includes: 10 day cancellation notice given, Severability, Transfer Of Rights Of Recovery Against Others To Us, Inflation Guard at 8% and Building Ordinance & Law Coverages A,B & C. Premium Paid Current.**  
**The Avalon Management Group as an Additional Insured on their Liability, Fidelity & D&O. -KY**

<b>CERTIFICATE HOLDER</b> *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 certs@clinkenbeardins.com/Fax # 619-442-0592. Please call our office if you have questions 619-442-0415.	<b>CANCELLATION</b> 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 
---	--

© 1995-2015 ACORD CORPORATION. All rights reserved.