CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 01/01/2025

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: certs@clinkenbeardins.com
PRODUCER CUSTOMER ID:

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Mid-Century Insurance Company	
INSURER B : Hartford and Bonding	
INSURER C :	
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: 1740 Avenida Vista Labera, 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 ☐ BROAD — CONTENTS ✔ SPECIAL ☐ EARTHQUAKE ✔ WIND & Hail ☐ FLOOD ✔ 150% cost replacement ✔ Com. Area $2,500 ded	60672-49-58	01/01/2025	01/01/2026	☐ BUILDING ☐ PERSONAL PROPERTY ☐ BUSINESS INCOME ☐ EXTRA EXPENSE ☐ RENTAL VALUE ☐ BLANKET BUILDING ☐ BLANKET PERS PROP ☐ BLANKET BLDG & PP ✔ Ordinance/Law ✔ Common Area	$ $ $ $ $ $ $ $ $ 75,000 $ 6,468,100**
A	☐ INLAND MARINE CAUSES OF LOSS ☐ NAMED PERILS ✔ Umbrella Liability	TYPE OF POLICY POLICY NUMBER 60702-08-47	01/01/2025	01/01/2026	✔ Excess Liability	$ $ $ $ 3,000,000
A	✔ CRIME TYPE OF POLICY Fidelty Bond & (B)	60672-49-58 & 72 BDDIU3325	01/01/2025	01/01/2026	✔ Employee Dishonesty ✔ Excess	$ 2,000,000 $ $ 7,200,000
A	✔ BOILER & MACHINERY / EQUIPMENT BREAKDOWN	60672-49-58	01/01/2025	01/01/2026	✔ Included	$ $
A	Premises Liability Directors & Officers	60672-49-58 60672-49-58	01/01/2025 01/01/2025	01/01/2026 01/01/2026	✔ Occ/Aggregate ✔ Occ/Aggregate	$ 3mil/6mil $ 2,000,000

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. KT

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 certs@clinkenbeardins.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

© 1995-2015 ACORD CORPORATION. All rights reserved.