



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 01/01/2024
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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> <b>235 Town Center Parkway, Suite J</b> <b>Santee CA 92071</b>	<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>INSURER A :</b> Mid-Century Insurance Company <b>INSURER B :</b> Hartford and Bonding <b>INSURER C :</b> <b>INSURER D :</b> <b>INSURER E :</b> <b>INSURER F :</b>	
<b>INSURED</b> <b>The Villages of Rancho Del Oro</b> <b>c/o The Avalon Management Group, Inc</b> <b>4055 Oceanside Blvd Suite J</b> <b>Oceanside CA 92056</b>	<b>NAIC #</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: 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	<input checked="" type="checkbox"/> <b>PROPERTY</b>	<b>60672-49-58</b>	<b>01/01/2024</b>	<b>01/01/2025</b>	<input type="checkbox"/> BUILDING	\$	
	CAUSES OF LOSS				DEDUCTIBLES	<input type="checkbox"/> PERSONAL PROPERTY	\$
	<input type="checkbox"/> BASIC				BUILDING	<input type="checkbox"/> BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD				CONTENTS	<input type="checkbox"/> EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL					<input type="checkbox"/> RENTAL VALUE	\$
	<input type="checkbox"/> EARTHQUAKE					<input type="checkbox"/> BLANKET BUILDING	\$
	<input checked="" type="checkbox"/> WIND					<input type="checkbox"/> BLANKET PERS PROP	\$
	<input type="checkbox"/> FLOOD					<input type="checkbox"/> BLANKET BLDG & PP	\$
	<input checked="" type="checkbox"/> <b>150% cost replacement</b>					<input checked="" type="checkbox"/> <b>Ordinance/Law</b>	<b>\$ 75,000</b>
<input checked="" type="checkbox"/> <b>Com. Area \$2,500 ded</b>		<input checked="" type="checkbox"/> <b>Common Area</b>	<b>\$ 6,417,000**</b>				
	<b>INLAND MARINE</b>	TYPE OF POLICY			\$		
	CAUSES OF LOSS				\$		
	NAMED PERILS				\$		
A	<input checked="" type="checkbox"/> <b>Umbrella Liability</b>	<b>60702-08-47</b>	<b>01/01/2024</b>	<b>01/01/2025</b>	<input checked="" type="checkbox"/> <b>Excess Liability</b>	<b>\$ 3,000,000</b>	
A	<input checked="" type="checkbox"/> <b>CRIME</b>	<b>60672-49-58 &amp; 72 BDDIU3325</b>	<b>01/01/2024</b>	<b>01/01/2025</b>	<input checked="" type="checkbox"/> <b>Employee</b>	<b>\$ 2,000,000</b>	
	TYPE OF POLICY				<input checked="" type="checkbox"/> <b>Dishonesty</b>	\$	
	<b>Fidelity Bond &amp; (B)</b>				<input checked="" type="checkbox"/> <b>Excess</b>	<b>\$ 6,600,000</b>	
A	<input checked="" type="checkbox"/> <b>BOILER &amp; MACHINERY / EQUIPMENT BREAKDOWN</b>	<b>60672-49-58</b>	<b>01/01/2024</b>	<b>01/01/2025</b>	<input checked="" type="checkbox"/> <b>Included</b>	\$	
A	<b>Premises Liability</b>	<b>60672-49-58</b>	<b>01/01/2024</b>	<b>01/01/2025</b>	<input checked="" type="checkbox"/> <b>Occ/Aggregate</b>	<b>\$ 3mil/6mil</b>	
	<b>Directors &amp; Officers</b>	<b>60672-49-58</b>	<b>01/01/2024</b>	<b>01/01/2025</b>	<input checked="" type="checkbox"/> <b>Occ/Aggregate</b>	<b>\$ 2,000,000</b>	

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. NT**

<b>CERTIFICATE HOLDER</b> <b>*HOA's Proof of Insurance Only*</b> <b>To get a certificate with your unit's address &amp; your lender listed, please send your request or your lender's letter to certs@clinkenbeardins.com/Fax # 619-442-0592.</b> <b>Please call our office if you have questions 619-442-0415.</b>	<b>CANCELLATION</b> <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.</b>  <b>AUTHORIZED REPRESENTATIVE</b> 
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