



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
09/30/2020

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.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must 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 Kirk Miller Insurance Agency, Inc. 10636 Scripps Summit Ct, Ste 110 San Diego, CA 92131-3965 (858) 400-4504 | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">CONTACT NAME: Brian A. Kalmenson</td> </tr> <tr> <td>PHONE (A/C. No. Ext): (858) 400-4504</td> <td>FAX (A/C. No): (858) 875-0667</td> </tr> <tr> <td colspan="2">E-MAIL ADDRESS: hoacerts@kirkmillerinsurance.com</td> </tr> <tr> <th colspan="2" style="text-align: center;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: center;">NAIC #</th> </tr> <tr> <td colspan="2">INSURER A: Truck Insurance Exchange</td> <td>21709</td> </tr> <tr> <td colspan="2">INSURER B: Mid-Century Insurance Company</td> <td>21687</td> </tr> <tr> <td colspan="2">INSURER C: National Surety Corporation</td> <td>21881</td> </tr> <tr> <td colspan="2">INSURER D:</td> <td></td> </tr> <tr> <td colspan="2">INSURER E:</td> <td></td> </tr> <tr> <td colspan="2">INSURER F:</td> <td></td> </tr> </table> | CONTACT NAME: Brian A. Kalmenson | | PHONE (A/C. No. Ext): (858) 400-4504 | FAX (A/C. No): (858) 875-0667 | E-MAIL ADDRESS: hoacerts@kirkmillerinsurance.com | | INSURER(S) AFFORDING COVERAGE | | NAIC # | INSURER A: Truck Insurance Exchange | | 21709 | INSURER B: Mid-Century Insurance Company | | 21687 | INSURER C: National Surety Corporation | | 21881 | INSURER D: | | | INSURER E: | | | INSURER F: | | |
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| INSURER F: | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| INSURED Aria Homeowners Association c/o Action Property Management, Inc. 2603 Main Street #500 Irvine, CA 92614 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

COVERAGES CERTIFICATE NUMBER: 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 LTR | TYPE OF INSURANCE | ADDL | | POLICY NUMBER | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMITS | |
|----------|--|------|----------|------------------------|-------------------------|-------------------------|---|---------------|
| | | INSR | SUBR VVD | | | | | |
| A | GENERAL LIABILITY | | | 60630-13-73 | 10/01/2020 | 10/01/2021 | EACH OCCURRENCE | \$ 1,000,000 |
| | <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY | | | | | | DAMAGE TO RENTED PREMISES (Ea occurrence) | \$ 1,000,000 |
| | <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR | | | | | | MED EXP (Any one person) | \$ 5,000 |
| A | <input checked="" type="checkbox"/> Directors & Officers | | | | | | PERSONAL & ADV INJURY | \$ 1,000,000 |
| A | <input checked="" type="checkbox"/> EPLI | | | | | | GENERAL AGGREGATE | \$ 2,000,000 |
| | GEN'L AGGREGATE LIMIT APPLIES PER: | | | | | | PRODUCTS - COMP/OP AGG | \$ 1,000,000 |
| | <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC | | | 60630-13-73 | 10/01/2020 | 10/01/2021 | D&O Limit/Agg | \$ 1,000,000 |
| A | AUTOMOBILE LIABILITY | | | 60630-13-73 | 10/01/2020 | 10/01/2021 | COMBINED SINGLE LIMIT (Ea accident) | \$ 1,000,000 |
| | <input type="checkbox"/> ANY AUTO | | | | | | BODILY INJURY (Per person) | \$ |
| | <input type="checkbox"/> ALL OWNED AUTOS | | | | | | BODILY INJURY (Per accident) | \$ |
| | <input checked="" type="checkbox"/> HIRED AUTOS | | | | | | PROPERTY DAMAGE (Per accident) | \$ |
| | <input type="checkbox"/> SCHEDULED AUTOS | | | | | | | \$ |
| | <input checked="" type="checkbox"/> NON-OWNED AUTOS | | | | | | | \$ |
| C | UMBRELLA LIAB | | | SU000032218307-15293-3 | 10/01/2020 | 10/01/2021 | EACH OCCURRENCE | \$ 25,000,000 |
| | <input checked="" type="checkbox"/> EXCESS LIAB | | | | | | AGGREGATE | \$ 25,000,000 |
| | DED <input type="checkbox"/> RETENTION \$ 0 | | | | | | | \$ |
| B | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY | | | A0948-75-94 | 10/01/2020 | 10/01/2021 | <input checked="" type="checkbox"/> WC STATUTORY LIMITS | |
| | ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) | | | | | | OTHER | |
| | If yes, describe under DESCRIPTION OF OPERATIONS below | | N/A | | | | E.L. EACH ACCIDENT | \$ 1,000,000 |
| | | | | | | | E.L. DISEASE - EA EMPLOYEE | \$ 1,000,000 |
| | | | | | | | E.L. DISEASE - POLICY LIMIT | \$ 1,000,000 |
| A | Building - 100% Replacement | | | 60630-13-73 | 10/01/2020 | 10/01/2021 | \$ 63,630,880 GRC | \$ 10,000 Ded |
| A | Mech Breakdown/Law Ordinance | | | 60630-13-73 | 10/01/2020 | 10/01/2021 | Included | |
| A | Fidelity / Crime | | | 60630-13-73 | 10/01/2020 | 10/01/2021 | \$ 1,900,000 | \$ 500 Ded |

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

General Certificate, 1441 9th Ave. , San Diego, CA 92101
 Property policy is "single entity" for units and includes Guaranteed Replacement Cost (137 units).

CERTIFICATE HOLDER CANCELLATION

| | |
|---|---|
| Action Property Management . 1441 9th Avenue San Diego, CA 92101 Loan Number: . | <p style="text-align: center;">SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.</p> <p style="text-align: center;">AUTHORIZED REPRESENTATIVE</p> <div style="text-align: right; margin-top: 20px;"> </div> |
|---|---|

MEMO

TO: Mortgage Processors

FROM: Kirk Miller Insurance Agency, Inc.
10636 Scripps Summit Ct #110
San Diego, CA 92131-3965
hoacerts@kirkmillerinsurance.com
CA DOI #0K05931

Visit www.insuremyhoa.com for more info...

The Master Insurance Policies for this community include the following:

- 1) Building Ordinance or Law Coverage / Contingent Liability
 - a) Loss In Value
 - b) Increased Cost of Demolition
 - c) Increased Cost of Construction
- 2) Separation of Insureds (Severability of Interests)
- 3) Property Management is included as an insured on;
 - a) General Liability (CGL)
 - b) Directors & Officers (D&O)
 - c) Employee Dishonesty/Fidelity (Crime)
- 4) Property Coverage is Special Form/All-Risk unless otherwise indicated;
 - a) Wind/Hail is included and not subject to difference provisions.
 - b) Inflation Guard is included with Farmers/Truck Insurance Exchanges and Mid-Century.
 - c) 100% is Indicative of a current Building Reconstruction Cost valuation on file with the agency.
- 5) Mechanical Breakdown (Boiler & Machinery) is included when indicated at the Building Limit.
- 6) Fidelity/Crime coverage is inclusive of Computer Fraud and Funds Transfer Fraud in compliance with §5806
- 7) Policy Cancellation Provisions:
There is a 10-day notice of cancellation for non-payment of premiums, and a 30-day notice of cancellation for all other reasons to the Association Insurance Trustee.

Other Information:

- "GRC" means Guaranteed Replacement Cost (coinsurance waived)
- "AAV" means Agreed Amount Value (coinsurance waived)
- "RCV" means Replacement Cost Value (coinsurance does not apply when insured at 100%)
- "ERC" means Extended Replacement Cost

Unit Owners Coverage Information (Coverage Per Governing Documents)

- "AI" or "All-In" means including betterments and improvements
- "SE" or "Single Entity" means including Unit Interiors, but excluding betterments and improvements
- "BW" or "Bare-Walls" means excluding unit interiors beyond unfinished surfaces
- "PUD" or "Planned Unit Development" typically means common area coverage only

Our Agency will provide an Interior Brokers Price Opinion upon request at no charge for HO6 policies. The amount of coverage necessary under an HO6 insurance policy would be determined as a result of collaboration between the insurer and the borrower. The amount of insurance coverage determined in this manner may or may not be based on a percentage of the condo unit's appraised value.

To obtain this free HO6 price opinion and quote, please send your request with the following information by email to info@kirkmillerinsurance.com with property appraisal including interior photos.