DATE (MM/DD/YYY)

10/1/2015

CERTIFICATE OF LIABILITY INSURANCE

ACORD®

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).

certificate florder in fled of such endorsement(s).							
PRODUCER	CONTACT NAME:						
HUB International Insurance Services Inc	PHONE (A/C, No. Ext.) 415-276-2811 FAX (a/C, No.):						
180 Sutter Street, Ste 400	E-MAIL ADDRESS: sfcerts@hubinternational.com						
San Francisco, CA 94104	PRODUCER CUSTOMER ID#:						
CA DOI License# 0757776	INSURER(S) AFFORDING COVERAGE NAIC #						
INSURED	INSURER A: Travelers Property Casualty Co of America						
Alicante Owners Association	INSURER B: Federal Insurance Company 20281						
c/o Action Property Management	INSURER C: Liberty Insurance Underwriters, Inc.						
2603 Main Street, Suite 500	INSURER D:						
Irvine, CA 92614-4261	INSURER E:						

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.

EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.								
INSR LTR	TYPE OF INSURANCE		SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYY)	POLICY EXP (MM/DD/YYYY	LIMITS	
А	GENERAL LIABILITY						EACH OCCURRENCE	\$ 1,000,000
	X COMMERCIAL GENERAL LIABILITY			630-8471L313	10/1/2015	10/1/2016	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 300,000
	CLAIMS-MADE X OCCUR						MED EXP (Any one person)	\$ 5,000
							PERSONAL & ADV INJURY	\$ 1,000,000
							GENERAL AGGREGATE	\$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						PRODUCTS-COMP OP AGG	\$ 2,000,000
	POLICY PRO- JECT X LOC							\$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea Accident)	\$ 1,000,000
Α	ANY AUTO			BA-2G529627	10/1/2015	10/1/2016	BODILY INJURY (Per Person)	\$
	ALL OWNED SCHEDULED AUTOS AUTOS						BODILY INJURY (Per Accident)	\$
	X HIRED AUTOS X NON-OWNED AUTOS						PROPERTY DAMAGE (Per Accident)	\$
	X GARAGEKEEPERS LEGAL LIABILITY						Limit of Liability	\$ 500,000
	X UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	\$ 50,000,000
В	EXCESS LIAB CLAIMS-MADE	79879742		10/1/2015	10/1/2016	AGGREGATE	\$ 50,000,000	
	DED RETENTION \$							\$
	WORKERS' COMPENSATON AND EMPLOYERS' LIABIITY Y/N						WC STATU- ORY LIMITS OTH- ER	\$
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If, yes, describe under DESCRIPTION OF OPERATIONS below						E.L. EACH ACCIDENT	\$
							E.L. DISEASE – EA EMPLOYEE	\$
							E.L. DISEASE - POLICY LIMIT	\$
С	Directors and Officers Liability			CAP015973-0313	10/1/2015	10/1/2016	Ea.Occ/Ann Aggregate Deductible	\$ 1,000,000 \$ 1,000

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

Homeowners Association located at 475 Redwood Street, 312 5th Avenue, San Diego, CA 92103

CERTIFICATE HOLDER	CANCELLATION
ANY LENDER OF RECORD AT TIME OF LOSS	SHOULD ANY OF THE ABOVE DESCRIBED POLILICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERD IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRSENTATIVE

Downty Michindale

Dorothy McCorkindale