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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/8/2023

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 have ADDITIONAL INSURED provisions or 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 License # 0M10410	CONTACT NAME:					
Armstrong/Robitaille/Riegle Business and Insurance Solutions 1500 Quail St, Suite #100	PHONE (A/C, No, Ext): (949) 381-7700 FAX (A/C, No): Best 1	to Email				
Newport Beach, CA 92660	E-MAIL ADDRESS: arrinfo@aleragroup.com					
	INSURER(S) AFFORDING COVERAGE	NAIC #				
	INSURER A: American Alternative Insurance Corporation	19720				
INSURED	INSURER B: The Hanover Insurance Company	22292				
Tu Casa HOA	INSURER C:					
C/O Property Advantage 5142 Avenida Encinas	INSURER D:					
Carlsbad, CA 92008	INSURER E :					
	INSURER F:					

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.

		USIONS AND CONDITIONS OF SUCH									
INSF	3	TYPE OF INSURANCE	ADDL	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s		
Α	X	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	\$	2,000,000	
		CLAIMS-MADE X OCCUR				CAU603776-1	12/8/2023	12/8/2024	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	1,000,000
								MED EXP (Any one person)	\$	5,000	
								PERSONAL & ADV INJURY	\$	2,000,000	
	GE	N'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$	Unlimited	
	X	POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$	2,000,000	
		OTHER:							\$		
A	AU	UTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$	2,000,000	
		ANY AUTO			CAU603776-1	12/8/2023	12/8/2024	BODILY INJURY (Per person)	\$		
		OWNED SCHEDULED AUTOS ONLY						BODILY INJURY (Per accident)	\$		
	X	HIRED X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$		
									\$		
		UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$		
		EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$		
		DED RETENTION \$							\$		
В	WO	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? N N/A						X PER OTH- STATUTE ER			
	AN				TBD	12/8/2023	12/8/2024	E.L. EACH ACCIDENT	\$	1,000,000	
	(Mandatory in NH)		11,7					E.L. DISEASE - EA EMPLOYEE	\$	1,000,000	
	DÉS	es, describe under SCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$	1,000,000	
A	Dir	ectors & Officers			CAU603776-1	12/8/2023	12/8/2024	No Deductible		1,000,000	
Α	Cri	ime			CAU603776-1	12/8/2023	12/8/2024	No Deductible		400,000	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
** Tu Casa HOA ** 30 Condominiums

American Alternative Policy# CAU603776-1 / Policy Period 12.8.2023 to 12.8.2024 / Property Limit \$8,825,000 Subject to a \$10,000 Property Deductible. Property Coverage comes with carriers Guaranteed Replacement Cost Endorsement. Coverage includes Severability of Interest, Ordinance or Law, Sewer Backup, Equipment Breakdown. Master Policy Coverage is Bare Walls

Management Company is listed as an Additional Insured in the Liability, and D&O Policies.

CERTIFICATE HOLDER	CANCELLATION
Tu Casa HOA C/O Property Advantage 5142 Avenida Encinas	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
Carlsbad, CA 92008	Authorized representative
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