

RTONG

DATE (MM/DD/YYYY) **CERTIFICATE OF LIABILITY INSURANCE** 11/17/2024

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 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.

th	SUBROGATION IS WAIVED, subjetis certificate does not confer rights to							require an endo	rsement	. A st	atement on	
PRODUCER License # 0M10410						CONTACT NAME:						
	strong/Robitaille/Riegle Business an	uran	ce Solutions	PHONE (A/C, No, Ext): (949) 381-7700 FAX (A/C, No): (949)						361-9429		
1500 Quail St, Suite #100 Newport Beach, CA 92660						E-MAIL ADDRESS: arrinfo@aleragroup.com						
•						INSURER(S) AFFORDING COVERAGE						
				INSURER A: American Alternative Insurance Corporation						19720		
INSURED						INSURER B: The Hanover Insurance Company					22292	
Tu Casa HOA C/O Property Advantage 5142 Avenida Encinas Carlsbad, CA 92008						INSURER C:						
						INSURER D :						
						INSURER E :						
						INSURER F:						
CO	VERAGES CEF	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.												
NSR LTR						POLICY EFF	POLICY EXP (MM/DD/YYYY)					
Α	X COMMERCIAL GENERAL LIABILITY	IIII	****			(MINI/DD/1111)	(MINI/DD/1111)	EACH OCCURRENC	E	\$	2,000,000	
	CLAIMS-MADE X OCCUR	X		CAU603776-2		12/8/2024	12/8/2025	DAMAGE TO RENTE PREMISES (Ea occur	D	\$ \$	1,000,000	
								MED EXP (Any one p		\$ \$	5,000	
								PERSONAL & ADV IN		\$	2,000,000	

LTR		I THE OF INSURANCE		WVD	VVD POLICY NUMBER (MM/DD/YYYY) (MM/DD/YYYY)		LIMIT	3		
Α	X	COMMERCIAL GENERAL LIABILITY				,	,	EACH OCCURRENCE	\$	2,000,000
		CLAIMS-MADE X OCCUR	Х		CAU603776-2	12/8/2024	12/8/2025	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	\$	2,000,000
	X	POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$	2,000,000
		OTHER:							\$	
Α	AU	TOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$	2,000,000
		ANY AUTO			CAU603776-2	12/8/2024	12/8/2025	BODILY INJURY (Per person)	\$	
		OWNED SCHEDULED AUTOS						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	RKERS COMPENSATION DEMPLOYERS' LIABILITY						X PER OTH- STATUTE ER		
	ANY	ANY PROPRIETOR/PARTNER/EXECUTIVE			WZYJ611368	12/8/2024	12/8/2025	E.L. EACH ACCIDENT	\$	1,000,000
		OFFICER/MEMBER EXCLUDED? (Mandatory in NH)						E.L. DISEASE - EA EMPLOYEE	\$	1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$	1,000,000
Α	Directors & Officers		X		CAU603776-2	12/8/2024	12/8/2025	\$0 Deductible		1,000,000
Α	A Crime				CAU603776-2	12/8/2024	12/8/2025	\$0 Deductible		400,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
A- Building/Special Form/GUARANTEED REPLACEMENT COST - American Alternative Policy# CAU603776-2 - Policy Period 12/8/2024 to 12/8/2025 - Ratable Property Limit \$9,625,000 subject to a \$10,000 Property Deductible. 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, Crime, and D&O coverage.

CERTIFICATE HOLDER	CANCELLATION
Property Advantage 5142 Avenida Encinas Carlsbad, CA 92008	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
Carisbau, CA 32000	AUTHORIZED REPRESENTATIVE
	Allen Phillis