



# CERTIFICATE OF LIABILITY INSURANCE

2859552

DATE (MM/DD/YYYY)  
02/01/2023

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 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).

<b>PRODUCER</b> Kirk Miller Insurance Agency, Inc. 10636 Scripps Summit Ct, Ste 110 San Diego, CA 92131-3965 (858) 400-4504	<b>CONTACT NAME:</b> Brian A. Kalmenson <b>PHONE (A/C. No. Ext):</b> 858-400-4504 <b>E-MAIL ADDRESS:</b> hoacerts@kirkmillerinsurance.com	<b>FAX (A/C. No):</b> 858-875-0667													
	<table border="1"> <thead> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td><b>INSURER A:</b> Truck Insurance Exchange</td> <td>21709</td> </tr> <tr> <td><b>INSURER B:</b> Mid-Century Insurance Company</td> <td>21687</td> </tr> <tr> <td><b>INSURER C:</b> Allied World Insurance Company</td> <td>22730</td> </tr> <tr> <td><b>INSURER D:</b> Continental Casualty Company</td> <td>20443</td> </tr> <tr> <td><b>INSURER E:</b> Liberty Mutual / Great American</td> <td>23043</td> </tr> <tr> <td><b>INSURER F:</b></td> <td></td> </tr> </tbody> </table>		INSURER(S) AFFORDING COVERAGE	NAIC #	<b>INSURER A:</b> Truck Insurance Exchange	21709	<b>INSURER B:</b> Mid-Century Insurance Company	21687	<b>INSURER C:</b> Allied World Insurance Company	22730	<b>INSURER D:</b> Continental Casualty Company	20443	<b>INSURER E:</b> Liberty Mutual / Great American	23043	<b>INSURER F:</b>
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<b>INSURED</b> Horizons - Marina District Owners Association c/o Action Property Management, Inc. 555 Front Street San Diego, CA 92101															

**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 INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
A	<b>GENERAL LIABILITY</b> <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  <input checked="" type="checkbox"/> Directors & Officers GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC			60543-41-83   618946698	02/01/2023   02/01/2023	02/01/2024   02/01/2024	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG D&O Limit/Agg	\$ 1,000,000 \$ 1,000,000 \$ 5,000 \$ 1,000,000 \$ 2,000,000 \$ 1,000,000 \$ 1,000,000	
A	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS			60543-41-83	02/01/2023	02/01/2024	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	\$ 1,000,000 \$ \$ \$	
C	<b>UMBRELLA LIAB</b> <input checked="" type="checkbox"/> OCCUR <b>EXCESS LIAB</b> <input checked="" type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 0			0313-5686-1699617	02/01/2023	02/01/2024	EACH OCCURRENCE AGGREGATE	\$ 50,000,000 \$ 50,000,000 \$	
B	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N If yes, describe under DESCRIPTION OF OPERATIONS below		N/A	A0946-17-46	02/01/2023	02/01/2024	<input checked="" type="checkbox"/> WC STATUTORY LIMITS OTH-ER	E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	\$ 1,000,000 \$ 1,000,000 \$ 1,000,000
A	Building - 100% Replacement			60543-41-83	02/01/2023	02/01/2024	\$126,248,827 AAV	\$ 10,000 Ded	
A	Mech Breakdown/Ordinance Law			60543-41-83	02/01/2023	02/01/2024	Included		
E	Fidelity / Crime			TCAC62272-3 (lead)	02/01/2023	02/01/2024	\$ 7,000,000	\$ 2,500 Ded	

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

General Certificate, 555 Front St, San Diego, CA 92101  
 Building Coverage is "Bare-Walls" and includes Agreed Amount with Extended Coverage to \$ 189,373,241 (213 Units)

**CERTIFICATE HOLDER**

Action Property Management  
 .  
 555 Front Street  
 San Diego, CA 92101  
 Loan Number: .

**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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# MEMO

TO: Mortgage Processors

Visit [www.insuremyhoa.com](http://www.insuremyhoa.com) for more info...

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

## 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](mailto:info@kirkmillerinsurance.com) with property appraisal including interior photos.