



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
**08/19/2019**

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.

<b>PRODUCER</b> <b>Clinkenbeard Insurance Agency</b> <b>235 Town Center Parkway, Suite J</b> <b>Santee CA 92071</b>	<b>CONTACT NAME:</b> Madeline Clinkenbeard <b>PHONE (A/C, No. Ext):</b> 619-442-0415 <b>E-MAIL ADDRESS:</b> mnmins.certs@gmail.com <b>PRODUCER CUSTOMER ID:</b>	<b>FAX (A/C, No):</b> 619-442-0592
	<b>INSURER(S) AFFORDING COVERAGE</b>	
<b>INSURED</b> <b>La Costa Hills HOA</b> <b>c/o Eugene Burger Management Corp.</b> <b>16935 West Bernardo Drive, Suite 250</b> <b>San Diego CA 92127</b>	<b>INSURER A : Farmers Insurance Exchange</b>	
	<b>INSURER B : Federal Insurance Company</b>	
	<b>INSURER C : GuideOne National Insurance Company</b>	
	<b>INSURER D :</b>	
	<b>INSURER E :</b>	
	<b>INSURER F :</b>	

<b>COVERAGES</b>	<b>CERTIFICATE NUMBER:</b>	<b>REVISION NUMBER:</b>
------------------	----------------------------	-------------------------

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)


**HOA's Address of Record:**  
**3475 CAMINITO SIERRA CARLSBAD, CA 92009**

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	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS	
A	<input checked="" type="checkbox"/> PROPERTY	60547-74-34	08/14/2019	08/14/2020	<input checked="" type="checkbox"/> BUILDING	\$ 37,466,300	
	CAUSES OF LOSS				DEDUCTIBLES	<input type="checkbox"/> PERSONAL PROPERTY	\$
	<input type="checkbox"/> BASIC				BUILDING \$10,000	<input type="checkbox"/> BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD				CONTENTS	<input type="checkbox"/> EXTRA EXPENSE	\$
C	<input checked="" type="checkbox"/> SPECIAL	55000-18-77	03/26/2019	03/26/2020	<input type="checkbox"/> RENTAL VALUE	\$	
	<input checked="" type="checkbox"/> EARTHQUAKE				5%	<input checked="" type="checkbox"/> BLANKET BUILDING	\$ 10,000,000
	<input checked="" type="checkbox"/> WIND					<input type="checkbox"/> BLANKET PERS PROP	\$
	<input type="checkbox"/> FLOOD					<input type="checkbox"/> BLANKET BLDG & PP	\$
	<input checked="" type="checkbox"/> Replacemt					<input checked="" type="checkbox"/> Ordinance/Law	\$ 619,900
	<input type="checkbox"/> Cost 150%				\$		
B	<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY				\$	
	CAUSES OF LOSS	POLICY NUMBER				\$	
B	<input type="checkbox"/> NAMED PERILS	G7139-07-55	08/14/2019	08/14/2020	<input type="checkbox"/>	\$	
	<input checked="" type="checkbox"/> Umbrella Liability				<input checked="" type="checkbox"/> Occ/Aggregate	\$ 15,000,000	
A	<input checked="" type="checkbox"/> CRIME	60547-74-34	08/14/2019	08/14/2020	<input checked="" type="checkbox"/> Employee Dis	\$ 600,000	
	TYPE OF POLICY				<input checked="" type="checkbox"/> Deductible	\$ 1,000	
	<b>Fidelity Bond</b>					\$	
A	<input checked="" type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN	60547-74-34	08/14/2019	08/14/2020	<input checked="" type="checkbox"/> Included	\$	
						\$	
A	Premises Liability	60547-74-34	08/14/2019	08/14/2020	<input checked="" type="checkbox"/> Occ/Aggregate	\$ 1mil/2mil	
		60547-74-34	08/14/2019	08/14/2020	<input checked="" type="checkbox"/> Occ/Aggregate	\$ 1,000,000	

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

438 BFUNS 5/42 176 Units 29 Buildings Unit Owner(Walls In) NOT covered Premium Paid Current  
 See attached endorsement - Eugene Burger Management Corporation is listed as an Additional Insured for D&O, Liability, Employee Dishonesty.  
 AG

<b>CERTIFICATE HOLDER</b>	<b>CANCELLATION</b>
<b>Additional Insured:</b> <b>Eugene Burger Management Corporation</b> <b>16935 West Bernardo Drive, Suite 250</b> <b>San Diego, CA 92127</b>	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 

© 1995-2015 ACORD CORPORATION. All rights reserved.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **ADDITIONAL INSURED – DESIGNATED PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

CONDOMINIUM POLICY

### **SCHEDULE\***

**Name Of Person Or Organization:**

Eugene Burger Management Corporation (EBMC)

\*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

The following is added to Paragraph C. **Who Is An Insured** in the **Condominium Liability Coverage Form**:

6. Any person or organization shown in the Schedule is also an insured, but only with respect to liability arising out of your ongoing operations or premises owned by or rented to you.



## EMPLOYEE DISHONESTY - PROPERTY MANAGER

With respect to coverage provided by this endorsement, the provisions of the coverage form apply unless modified by this endorsement.

This endorsement modifies insurance provided under the following:

### CONDOMINIUM PROPERTY COVERAGE FORM

A. Paragraph G.5.j. under **Optional Coverages - Employee Dishonesty** is deleted and replaced by the following:

- j. With respect to coverage provided under this Optional Coverage, "employee" means any natural person who receives compensation for working in your regular service in the ordinary course of your business.
  - (1) "Employee" also includes your directors and officers, whether compensated or not.
  - (2) "Employee" additionally includes any natural person acting solely as an employee of a real estate property management firm while that person is performing real estate management duties for the named insured.
  - (3) "Employee" does not include any broker, consignee, contractor or other agent or representative of the same general character (other than a property management company). Additionally, "employee" does not include any director or trustee of the real estate property management firm except while performing acts within the scope of the usual duties of its' employee.

**Employee Dishonesty** coverage does not apply when any Association director, officer or managers is performing duties outside the scope of his or her normal duties as an Association director, officer or manager for the Named Insured.

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all the terms of the policy.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **ADDITIONAL INSURED - PROPERTY MANAGERS**

This endorsement modifies insurance provided under the following:

### **DIRECTORS AND OFFICERS LIABILITY COVERAGE FORM (CONDOMINIUMS AND COOPERATIVES)**

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

The following is added to **C. WHO IS AN INSURED** in the DIRECTORS AND OFFICERS LIABILITY COVERAGE FORM:

Any person or organization acting as a real estate property manager for the Named Insured while performing real estate management duties for the Named Insured is also an insured, but only with respect to liability for "wrongful acts" committed at the express direction of the Named Insured. However, your real estate property manager is not an insured for claims or "suits" brought against them by you.