

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

05/03/2022										
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).										
	DUCER endiville Insurance Agency				NAME:					
24661 Del Prado, Suite 3 License #0740433					PHONE (A/C, No, Ext): (949) 487-9696 FAX E-MAIL ADDRESS: FAX (A/C, No): (949) 487-9626					
Dana Point CA 92629						INSURER(S) AFFORDING COVERAGE				
						INSURER A: Liberty Mutual Fire Insurance				
NSURED Rancho Cielo Homeowners Association						INSURER B: Great American Insurance Company				
					INSURER C: Fireman's Fund Insurance				21873	
c/o Vintage Group 24422 Avenida de la Carlota, Suite 450						INSURER D: AmTrust - Wesco Insurance Co.			25011	
Lag	guna Hills CA 92653				INSURER E: Westchester Surplus Lines Co.				10172	
COVERAGES CERTIFICATE NUMBER: Cert ID 31										
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 INSD	SUBR WVD	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
A	X COMMERCIAL GENERAL LIABILITY							EACH OCCURRENCE \$	1,000,000	
	CLAIMS-MADE X OCCUR	Y		BKO64649718		05/03/2022	05/03/2023	DAMAGE TO RENTED PREMISES (Ea occurrence) \$	500,000	
								MED EXP (Any one person) \$	15,000	
	X D&O Deductible: \$0 GEN'L AGGREGATE LIMIT APPLIES PER:							PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$	1,000,000	
	X POLICY PRO- JECT LOC							PRODUCTS - COMP/OP AGG \$	2,000,000	
	OTHER:							D&O Liability \$	1,000,000	
	AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)		
	ANY AUTO							BODILY INJURY (Per person) \$		
	OWNED SCHEDULED AUTOS ONLY							BODILY INJURY (Per accident) \$		
	HIRED AUTOS ONLY AUTOS ONLY							PROPERTY DAMAGE (Per accident)		
<i>a</i>						05 (00 (00 00	05 (00 (0000	\$		
С		Y		PENDING		05/03/2022	05/03/2023			
	DED RETENTION \$							AGGREGATE \$ 1	10,000,000	
р	RKERS COMPENSATION		TWC4112309	05/03/2	05/03/2022	2 05/03/2023	X PER OTH-			
2	AND EMPLOYERS' LIABILITY Y / N ANYPROPRIETOR/PARTNER/EXECUTIVE Y / N OFFICER/MEMBER EXCLUDED? N	N/A		1.01112009		05/05/2022	05/05/2025	E.L. EACH ACCIDENT \$	1,000,000	
	(Mandatory in NH)	N/ A						E.L. DISEASE - EA EMPLOYEE \$	1,000,000	
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT \$	1,000,000	
в	Fidelity Bond	Y		SSA-392-56-74-12729-	00	05/03/2022	05/03/2023	Fidelity Bond Deductible \$5,000 \$	1,000,000	
Е	Property (Basic, ACV)	operty (Basic, ACV) FSF1667400A 001				05/03/2022	05/03/2023	Property Deductible s	299,250	
DES	CRIPTION OF OPERATIONS / LOCATIONS / VEHICL	ES (A	CORD	101, Additional Remarks Schedu	le, may b	e attached if more		\$1,000		
Vin	ntage Real Estate Group, Inc.	is N	amed	l as Additional Insu	red a	s Their Int				
Respects: CGL, D&O Liability, Fidelity Bond, and Umbrella Liability. Property Coverage Applies to Common Area Structures Only (No Property Coverage Applies to										
Residential Units). 241 Units. Property is Basic Form, Actual Cash Value. Wind & Hail Coverage is Included with \$2,500										
Deductible.										
*CANCELLATION: 30 DAY NOTICE, EXCEPT 10 DAY NOTICE FOR NON-PAYMENT OF PREMIUM.										
CERTIFICATE HOLDER						CANCELLATION				
Vintage Real Estate Group, Inc.					SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.					
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24422 Avenida de la Carlota, Suite 450										
Laguna Hills CA 92653					hitil holiila					

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