



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
10/1/2018

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY HUB International Insurance Services Inc 580 California Street, Ste 1300 San Francisco, CA 94104 CA DOI License# 0757776		Phone (A/C, No. Ext): 415-276-2811	COMPANY (A) Affiliated FM Insurance Company (FM Global Group) (B) Federal Insurance Company	
FAX (A/C, No):	EMAIL ADDRESS: sfcerts@hubinternational.com			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID#:				
INSURED Vero Condominium Owners Association c/o Action Property Management 2603 Main Street, Suite 500 Irvine, CA 92614-4261		LOAN NUMBER	POLICY NUMBER A) SH118 B) 8255-2445	
		EFFECTIVE DATE 10/1/2018	EXPIRATION DATE 10/1/2019	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
		THIS REPLACES PRIOR EVIDENCE DATED:		

## PROPERTY INFORMATION

### LOCATION/DESCRIPTION

1234 Wilshire Boulevard, Los Angeles, CA 90017  
Unit:

Borrower: ANY UNIT-OWNER OF RECORD AT TIME OF LOSS

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 EVIDENCE OF PROPERTY INSURANCE 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.

## COVERAGE INFORMATION

COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
A) BUILDINGS, ASSOCIATION PERSONAL PROPERTY & BUSINESS INCOME Affiliated FM ProVision Form (excluding Earthquake); Special Form; Replacement Cost; Agreed Amount. Including Boiler & Machinery; Sublimits: \$10,000,000 Flood (Flood Deductible: \$50,000); Building Ordinance at Full Policy Limit; Terrorism Risk Insurance Act Included. Including Earthquake Sprinkler Leakage	\$ 73,440,648	\$ 10,000
This association policy extends coverage to only those owners' fixtures/building improvements that the CC&Rs or governing documents state the association must insure. See attached for HO6 policies.		\$25,000
B) FIDELITY BOND (Property Management Co has its own policy at same limits)	\$ 4,000,000	\$ 10,000


### REMARKS (Including Special Conditions)

438BFUNS attached to policy. **Ass'n includes 197 residential condominium units & 1 commercial condominium unit.**

### CANCELLATION

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

### ADDITIONAL INTEREST

NAME AND ADDRESS  ANY LENDER OF RECORD AT TIME OF LOSS	<input checked="" type="checkbox"/> MORTGAGEE	<input type="checkbox"/> ADDITIONAL INSURED
	<input checked="" type="checkbox"/> LOSS PAYEE	<input type="checkbox"/>
LOAN #		
AUTHORIZED REPRESENTATIVE 		

**Re: HO-6 (Condominium Homeowners Policy form name)**

This policy does NOT include HO-6 coverage. However, if the CC&Rs require the association, not the owners, to insure unit owners' fixtures/interior building improvements inside their apartments, the association policy will cover them but only to the extent required in the CC&Rs.

Each owner should purchase an HO6 Condominium Homeowners Policy to insure their fixtures, personal property, loss of use/additional living expense/rent loss, loss assessment and most importantly personal liability.



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

10/1/2018

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>  HUB International Insurance Services Inc 580 California Street, Ste 1300 San Francisco, CA 94104 CA DOI License# 0757776	CONTACT NAME: PHONE (A/C, No. Ext.) 415-276-2811 FAX (a/C, No.):	
	E-MAIL ADDRESS: sfcerts@hubinternational.com PRODUCER CUSTOMER ID#:	
INSURER(S) AFFORDING COVERAGE		NAIC #
<b>INSURED</b>  Vero Condominium Owners Association c/o Action Property Management 2603 Main Street, Suite 500 Irvine, CA 92614-4261	<b>INSURER A:</b> Travelers Property Casualty Co of America	
	<b>INSURER B:</b> Federal Insurance Company	20281
	<b>INSURER C:</b> Philadelphia Indemnity Insurance Company	
	<b>INSURER D:</b> Travelers Indemnity Company of Connecticut	
	<b>INSURER E:</b>	

**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 INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	GENERAL LIABILITY			660-8471L313	10/1/2018	10/1/2019	EACH OCCURRENCE	\$ 1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 300,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						MED EXP (Any one person)	\$ 5,000
							PERSONAL & ADV INJURY	\$ 1,000,000
							GENERAL AGGREGATE	\$ 2,000,000
							PRODUCTS-COMP OP AGG	\$ 2,000,000
								\$
GEN'L AGGREGATE LIMIT APPLIES PER:								
	POLICY	PRO-JECT	<input checked="" type="checkbox"/>	LOC				
D	AUTOMOBILE LIABILITY			BA-2G529627	10/1/2018	10/1/2019	COMBINED SINGLE LIMIT (Ea Accident)	\$ 1,000,000
	<input type="checkbox"/> ANY AUTO						BODILY INJURY (Per Person)	\$
	<input type="checkbox"/> ALL OWNED AUTOS		<input type="checkbox"/> SCHEDULED AUTOS				BODILY INJURY (Per Accident)	\$
	<input checked="" type="checkbox"/> HIRED AUTOS		<input checked="" type="checkbox"/> NON-OWNED AUTOS				PROPERTY DAMAGE (Per Accident)	\$
	<input checked="" type="checkbox"/> GARAGEKEEPERS LEGAL LIABILITY						Limit of Liability	\$ 500,000
B	<input checked="" type="checkbox"/> UMBRELLA LIAB		<input checked="" type="checkbox"/> OCCUR	79879742	10/1/2018	10/1/2019	EACH OCCURRENCE	\$ 50,000,000
	<input type="checkbox"/> EXCESS LIAB		<input type="checkbox"/> CLAIMS-MADE				AGGREGATE	\$ 50,000,000
	<input type="checkbox"/> DED		<input type="checkbox"/> RETENTION \$					\$
<b>WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y/N (Mandatory in NH) If, yes, describe under DESCRIPTION OF OPERATIONS below								
C	Directors and Officers Liability			PCAP013525-0118	10/1/2018	10/1/2019	Ea.Occ/Ann Aggregate Deductible	\$ 1,000,000 \$ 1,000

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

Homeowners Association located at 1234 Wilshire Blvd., Los Angeles, CA 90017  
 Severability of Interest / Separation of Insured included

**CERTIFICATE HOLDER****CANCELLATION**

ANY LENDER OF RECORD AT TIME OF LOSS	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 