

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/09/2015

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).

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PRODUCER	CONTACT NAME:	
Roy Palacios Insurance Agency, Inc.	PHONE (A/C, No, Ext): (949) 582-0964 FAX (A/C, No): (949) 5	582-0655
CA: 0D36891 NV:498645	E-MAIL ADDRESS:	
26081 Merit Circle, Suite 101	INSURER(S) AFFORDING COVERAGE	NAIC#
Laguna Hills CA 92653-	INSURER A: Farmers Insurance Exchange	21652
INSURED Walnut Square Homeowners Associatio	INSURER B:Mid-Century Insurance Co	21687
c/o Amber Property Management	INSURER C:Great American Insurance Co	16691
27261 Las Ramblas Suite 100	INSURER D:	
	INSURER E :	
Mission Viejo CA 92691-	INSURER F:	

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.

	EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.					
INSR LTR	TYPE OF INSURANCE	ADDL SUI	BR VD POLICY NUMBER	POLICY EFF POLICY EXP (MM/DD/YYYY) (MM/DD/YYYY	LIMITS	
A	GENERAL LIABILITY		60588-14-87	12/09/2015 12/09/201	EACH OCCURRENCE \$ 1,000,000	
	X COMMERCIAL GENERAL LIABILITY			/ / / /	DAMAGE TO RENTED \$ 75,000	
	CLAIMS-MADE X OCCUR			/ / / /	MED EXP (Any one person) \$ 5,000	
				/ / / /	PERSONAL & ADV INJURY \$ 1,000,000	
A	X Directors and Officers		60588-14-87	12/09/2015 12/09/201	GENERAL AGGREGATE \$ 2,000,000	
	GEN'L AGGREGATE LIMIT APPLIES PER:			/ / / /	PRODUCTS - COMP/OP AGG \$ 1,000,000	
	POLICY PRO- JECT LOC			/ / / /	D&O ded \$1,000 \$ 1,000,000	
A	AUTOMOBILE LIABILITY		60588-14-87	12/09/2015 12/09/201	5 COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000	
	ANY AUTO			/ / / /	BODILY INJURY (Per person) \$	
	ALL OWNED SCHEDULED AUTOS			/ / / /	BODILY INJURY (Per accident) \$	
	X HIRED AUTOS X NON-OWNED AUTOS			/ / / /	PROPERTY DAMAGE (Per accident) \$	
				/ / / /	\$	
С	X UMBRELLA LIAB X OCCUR		UM30033372	12/09/2015 12/09/201	EACH OCCURRENCE \$ 15,000,000	
	EXCESS LIAB CLAIMS-MADE			/ / / /	AGGREGATE \$ 15,000,000	
	DED X RETENTION \$ 0			/ / / /	\$	
В	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY		A0947-61-63	12/09/2015 12/09/201	X WC STATU- OTH- TORY LIMITS ER	
	AND EMPLOYERS LIABILITY Y/N ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N/A		/ / / /	E.L. EACH ACCIDENT \$ 1,000,000	
	(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	
A	Building Property		60588-14-87	12/09/2015 12/09/201	5 DED \$10,000 52,020,000	
A	Fidelity Bond		60588-14-87	12/09/2015 12/09/201	, ,	
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DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Certificate holder listed as additional insured. 292 Units. Building Ordinance or Law Coverage (see policy for details). Severability of Interest Included. Policy is walls in, Includes 150% extended replacement cost endorsement. Severability of interests and separation of insureds included in policy. Special Form All-Risk. Inflation Guard included. Building Ordinance or Law Coverage (see policy details). Mechanical Breakdown included.

CERTIFICATE HOLDER	CANCELLATION	
(949) 429-5831 () -	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.	
Amber Property Management		
27261 Las Ramblas Suite 100	AUTHORIZED REPRESENTATIVE	
Mission Viejo CA 92691-		

ACORD 25 (2010/05)

INS025 (201005).01

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