

KBARISON



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/8/2022

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 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)

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PRODUCER Alpine Insurance Associates 6160 Plumas St.	CONTACT NAME: PHONE (A/C, No, Ext): (775) 829-2345 FAX (A/C, No): (775) 827-709			
Suite 100 Reno. NV 89519	E-MAIL ADDRESS:			
Kello, NV 03515	INSURER(S) AFFORDING COVERAGE		NAIC #	
	INSURER A: Philadelphia Indemnity Ins Co		18058	
INSURED	INSURER B : WCF National Insurance Compar	40517		
Caughlin Ranch Homeowners	INSURER C : CNA Insurance (Continental Cast	ualty Co	20443	
1070 Caughlin Crossing Reno, NV 89519-0684	INSURER D : Lloyd's of London	-		
	INSURER E :			
	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.

INSR	ACCOGNO AND CONDITIONS OF SOCITI	ADDL SI	UBR	POLICY EFF	POLICY EXP	1	
LTR	TYPE OF INSURANCE	INSD W	WD POLICY NUMBER	(MM/DD/YYYY)	(MM/DD/YYYY)	LIMITS	
Α	X COMMERCIAL GENERAL LIABILITY					EACH OCCURRENCE	1,000,000
	CLAIMS-MADE X OCCUR		PHPK2474019	10/1/2022	10/1/2023	DAMAGE TO RENTED PREMISES (Ea occurrence)	s 100,000
						MED EXP (Any one person)	\$ 5,000
						PERSONAL & ADV INJURY	1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE	\$ 2,000,000
	X POLICY PRO- JECT LOC					PRODUCTS - COMP/OP AGG	\$ 2,000,000
	OTHER:						\$
Α	AUTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
	X ANY AUTO		PHPK2474019	10/1/2022	10/1/2023	BODILY INJURY (Per person)	\$
	OWNED SCHEDULED AUTOS					BODILY INJURY (Per accident)	\$
	HIRED AUTOS ONLY NON-OWNED AUTOS ONLY					PROPERTY DAMAGE (Per accident)	\$
							\$
Α	X UMBRELLA LIAB X OCCUR			10/1/2022	10/1/2023	EACH OCCURRENCE	\$ 4,000,000
	EXCESS LIAB CLAIMS-MADE		PHUB835746			AGGREGATE	\$ 4,000,000
	DED X RETENTION \$ 10,000						\$
В	AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE ANY PROPRIETOR/PARTNER/EXECUTIVE					X PER OTH-	7
			3501935	1/1/2023 1/1/	1/1/2024	E.L. EACH ACCIDENT	\$ 1,000,000
	(Mandatory in NH)	Ν, Α				E.L. DISEASE - EA EMPLOYEE	
	If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - POLICY LIMIT	
С	Directors & Officers		PM 1551693G	10/1/2022	10/1/2023	Employee Theft	2,250,000
D	Commercial Earthquak		27-7500139835-S-03	5/1/2022	5/1/2023	Building	800,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
- Directors & Officers (10/01/2022-10/01/2023 - 618932266) Per Claim: \$1,000,000 / Aggregate: \$1,000,000 / Retention: \$10,000

- Equipment Floater (0/01/2022-10/01/2023 - PHPK2474019) - Unscheduled Equipment limit: \$400,000.00

- Crime - Employee Dishonesty (0/01/2022-10/01/2023 - PHPK2474019) Money and Securities - inside the premises: \$5,000 / Money and Securities - outside the premises: \$5,000 / Money Orders and Counterfeit Paper Currency: \$5,000 / Kidnap and Ransom - Extortion: \$25,000

Proof of Coverage

CERTIFICATE HOLDER	CANCELLATION
INSURED'S COPY	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
1	Authorized representative Augustus