



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

5/3/2024

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.

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.

Table with 2 main columns: PRODUCER (AssuredPartners of NV, LLC) and CONTACT NAME (Philadelphia Indemnity Ins Co). Includes sub-rows for INSURED (Caughlin Ranch Homeowners) and INSURER A-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.

Main table with columns: INSR LTR, TYPE OF INSURANCE, POLICY NUMBER, POLICY EFF, POLICY EXP, LIMITS. Rows include Commercial General Liability, Automobile Liability, Umbrella Liab, Workers Compensation, and Directors & Officers.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) - Directors & Officers (10/01/2023-10/01/2024 - 618932266) Per Claim: \$1,000,000 / Aggregate: \$1,000,000 / Retention: \$10,000

Proof of Insurance. **See below for Earthquake coverage**

SEE ATTACHED ACORD 101

Table with 2 columns: CERTIFICATE HOLDER (Insured's Copy) and CANCELLATION (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 signature).



ADDITIONAL REMARKS SCHEDULE

AGENCY AssuredPartners of NV, LLC		NAMED INSURED Caughlin Ranch Homeowners 1070 Caughlin Crossing Reno, NV 89519-0684	
POLICY NUMBER SEE PAGE 1			
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Description of Operations/Locations/Vehicles:

Commercial Earthquake - 27-7500139835-S-04 - 05/01/2024- 05/01/2025

1070 Caughlin Crossing, Reno, NV 89519

Building Limit (A): \$800,000.00 / Business Personal Property (B) & Tenant Improvements & Betterments (C): \$135,000.00

Earthquake Deductible: 2.00% of the Coverage (A) Total Insured Value.

2.00% of the Coverage (B) plus Coverage (C) Total Insured Value.

All other causes of Loss deductible: \$25,000

1050 Caughlin Crossing, Reno, NV 89519

Building Limit (A): \$180,000.00 / Business Personal Property (B) & Tenant Improvements & Betterments (C): \$135,000.00

Earthquake Deductible: 2.00% of the Coverage (A) Total Insured Value.

2.00% of the Coverage (B) plus Coverage (C) Total Insured Value.

All other causes of Loss deductible: \$25,000