

MBARBATO



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. 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).

| PRODUCER | CONTACT NAME: | | |
|--|--------------------------------------|-------------------------------|--|
| AssuredPartners of NV, LLC 5340 Kietzke Lane Ste 201 | PHONE (A/C, No, Ext): (775) 829-2345 | 827-7090 | |
| Reno, NV 89511 | E-MAIL ADDRESS: | | |
| | INSURER(S) AFFORDING | INSURER(S) AFFORDING COVERAGE | |
| | INSURER A : Philadelphia Indemnity | 18058 | |
| INSURED | INSURER B: WCF National Insurance | 40517 | |
| Caughlin Ranch Homeowners 1070 Caughlin Crossing Reno, NV 89519-0684 | INSURER C : CNA Insurance (Contin | 20443 | |
| | INSURER D : Lloyd's of London | | |
| | INSURER E : | | |
| | INSURER F: | 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.

| | | SIONS AND CONDITIONS OF SUCH | | | | | | | | |
|------|------------------|---|--------------|-------------|--------------------|----------------------------|----------------------------|---|----|-----------|
| INSF | 2 | TYPE OF INSURANCE | ADDL INSD | SUBR WVD | POLICY NUMBER | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMIT | s | |
| Α | X | COMMERCIAL GENERAL LIABILITY | | | | | | EACH OCCURRENCE | \$ | 1,000,000 |
| | | CLAIMS-MADE X OCCUR | | | PHPK2609049 | 10/1/2023 | 10/1/2024 | DAMAGE TO RENTED PREMISES (Ea occurrence) | \$ | 100,000 |
| | | | | | | | | MED EXP (Any one person) | \$ | 5,000 |
| | | | | | | | | PERSONAL & ADV INJURY | \$ | 1,000,000 |
| | GEN'L | L AGGREGATE LIMIT APPLIES PER: | | | | | | GENERAL AGGREGATE | \$ | 2,000,000 |
| | X | POLICY PRO- JECT LOC | | | | | | PRODUCTS - COMP/OP AGG | \$ | 2,000,000 |
| | | OTHER: | | | | | | | \$ | |
| Α | AUTO | DMOBILE LIABILITY | | | | | | COMBINED SINGLE LIMIT (Ea accident) | \$ | 1,000,000 |
| | | ANY AUTO | | | PHPK2609049 | 10/1/2023 | 10/1/2024 | BODILY INJURY (Per person) | \$ | |
| | | OWNED SCHEDULED AUTOS ONLY AUTOS | | | | | | BODILY INJURY (Per accident) | \$ | |
| | | HIRED NON-OWNED AUTOS ONLY | | | | | | PROPERTY DAMAGE (Per accident) | \$ | |
| | | | | | | | | | \$ | |
| Α | Χu | UMBRELLA LIAB X OCCUR | | | | | | EACH OCCURRENCE | \$ | 4,000,000 |
| | | EXCESS LIAB CLAIMS-MADE | | | PHUB883861 | 10/1/2023 | 10/1/2024 | AGGREGATE | \$ | 4,000,000 |
| | [| DED X RETENTION \$ 10,000 | | | | | | | \$ | |
| В | WORK | (ERS COMPENSATION EMPLOYERS' LIABILITY | | | | | | X PER OTH-ER | | |
| | ANY P | ROPRIETOR/PARTNER/EXECUTIVE 7/N | N/A | | 3501935 | 1/1/2024 | 1/1/2025 | E.L. EACH ACCIDENT | \$ | 1,000,000 |
| | (Mand | ER/MEMBER EXCLUDED? | N/A | | | | | E.L. DISEASE - EA EMPLOYEE | \$ | 1,000,000 |
| | If yes, DESCI | describe under RIPTION OF OPERATIONS below | | | | | | E.L. DISEASE - POLICY LIMIT | \$ | 1,000,000 |
| C | Direc | ctors & Officers | | | 618932266 | 10/1/2023 | 10/1/2024 | Employee Theft | | 2,250,000 |
| D | Com | mercial Earthquak | | | 27-7500139835-S-04 | 5/1/2024 | 5/1/2025 | Building | | 800,000 |
| | | | | | | | | | | |

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

· Directors & Officers (10/01/2023-10/01/2024 - 618932266) Per Claim: \$1,000,000 / Aggregate: \$1,000,000 / Retention: \$10,000 · Equipment Floater (0/01/2023-10/01/2024 - PHPK2609049) - Unscheduled Equipment limit: \$407,220

- Crime - Employee Dishonesty (10/01/2023-10/01/2024 - PHPK2609049) 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 Insurance. **See below for Earthquake coverage**

SEE ATTACHED ACORD 101

| 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. |
| | AUTHORIZED REPRESENTATIVE Chin Gont |
| | |

LOC #: 0



ADDITIONAL REMARKS SCHEDULE

Page 1 of 1

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