



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

9/24/2024

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/PHONE/FAX/E-MAIL ADDRESS. Includes sub-sections for INSURER(S) AFFORDING COVERAGE with details for Philadelphia Indemnity Ins Co, WCF National Insurance Company, CNA Insurance, and Lloyd's of London.

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 coverage table with columns: INSR LTR, TYPE OF INSURANCE, POLICY NUMBER, POLICY EFF, POLICY EXP, LIMITS. Rows include Commercial General Liability, Automobile Liability, Umbrella Liability, 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 (10/01/2024-10/01/2025 - 618932266) Maximum Aggregate Limit of Liability: \$1,000,000 / Retention: per claim: \$50,000

Proof of Insurance. **See below for Earthquake coverage** Commercial Earthquake - 27-7500139835-S-04 - 05/01/2024- 05/01/2025 SEE ATTACHED ACORD 101

CERTIFICATE HOLDER CANCELLATION

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:

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



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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).

Table with PRODUCER and INSURED information, and CONTACT details including phone, fax, and email addresses.

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

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Main table listing insurance coverages with columns for INSR LTR, TYPE OF INSURANCE, POLICY NUMBER, POLICY EFF, POLICY EXP, and LIMITS.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) - Directors & Officers (10/01/2024-10/01/2025 - 618932266) Maximum Aggregate Limit of Liability: \$1,000,000 / Retention: per claim: \$50,000

Proof of Insurance.

CERTIFICATE HOLDER CANCELLATION

Table for CANCELLATION with fields for INSURED'S COPY and AUTHORIZED REPRESENTATIVE signature.



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Table with PRODUCER and INSURED information, including AssuredPartners of NV, LLC and Caughlin Ranch Homeowners, and insurer details like Philadelphia Indemnity Ins Co, WCF National Insurance Company, and CNA Insurance.

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

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Main table listing coverages: COMMERCIAL GENERAL LIABILITY, AUTOMOBILE LIABILITY, UMBRELLA LIAB, WORKERS COMPENSATION AND EMPLOYERS' LIABILITY, and Directors & Officers. Includes details like policy numbers, effective dates, and limits.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) - Directors & Officers (10/01/2024-10/01/2025 - 618932266) Maximum Aggregate Limit of Liability: \$1,000,000 / Retention: per claim: \$50,000

Proof of Insurance. Liability for Common Areas.

CERTIFICATE HOLDER CANCELLATION

Table for Certificate Holder (MaryAnn S. Michels) and Cancellation details (Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions).



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Table with PRODUCER and INSURED information, and CONTACT details for INSURER(S) AFFORDING COVERAGE including Philadelphia Indemnity Ins Co, WCF National Insurance Company, and CNA Insurance.

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

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Main table listing coverages: COMMERCIAL GENERAL LIABILITY, AUTOMOBILE LIABILITY, UMBRELLA LIAB, WORKERS COMPENSATION AND EMPLOYERS' LIABILITY, and Equipment Floater. Includes policy numbers, effective dates, and limits.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) - Directors & Officers (10/01/2024-10/01/2025 - 618932266) Maximum Aggregate Limit of Liability: \$1,000,000 / Retention: per claim: \$50,000

Proof of Insurance.

RE: Caughlin Ranch Homeowners Association: 3138 Oakshire Ct., Reno NV 89519.

CERTIFICATE HOLDER CANCELLATION

Table for Certificate Holder (Mason-McDuffie Mortgage Corporation) and Cancellation details (Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions).



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Table with PRODUCER (AssuredPartners of NV, LLC) and INSURED (Caughlin Ranch Homeowners) information, and CONTACT details (INSURER(S) AFFORDING COVERAGE: Philadelphia Indemnity Ins Co, WCF National Insurance Company, CNA Insurance).

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

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Main table listing coverages: COMMERCIAL GENERAL LIABILITY, AUTOMOBILE LIABILITY, UMBRELLA LIAB, WORKERS COMPENSATION AND EMPLOYERS' LIABILITY, and Directors & Officers. Includes columns for INSR LTR, TYPE OF INSURANCE, POLICY NUMBER, POLICY EFF, POLICY EXP, and LIMITS.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) - Directors & Officers (10/01/2024-10/01/2025 - 618932266) Maximum Aggregate Limit of Liability: \$1,000,000 / Retention: per claim: \$50,000

Evidence of Master HOA coverage. Karen Lorenzo and Leo Johnson 3199 Oakshire Court SEE ATTACHED ACORD 101

CERTIFICATE HOLDER CANCELLATION

Table with CERTIFICATE HOLDER (One Nevada Credit Union) 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.)



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:
Reno, NV 89509
Loan # 2107966



CERTIFICATE OF LIABILITY INSURANCE

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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 AssuredPartners of NV, LLC 5340 Kietzke Lane Ste 201 Reno, NV 89511	CONTACT NAME: PHONE (A/C, No, Ext): (775) 829-2345		FAX (A/C, No): (775) 827-7090	
	E-MAIL ADDRESS:			
	INSURER(S) AFFORDING COVERAGE		NAIC #	
INSURED Caughlin Ranch Homeowners 1070 Caughlin Crossing Reno, NV 89519-0684	INSURER A : Philadelphia Indemnity Ins Co		18058	
	INSURER B : WCF National Insurance Company		40517	
	INSURER C : CNA Insurance (Continental Casualty Co		20443	
	INSURER D :			
	INSURER E :			
	INSURER F :			

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

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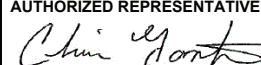
INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			PHPK2609049	10/1/2024	10/1/2025	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 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 \$
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY			PHPK2609049	10/1/2024	10/1/2025	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$ 10,000			PHUB883861	10/1/2024	10/1/2025	EACH OCCURRENCE \$ 4,000,000 AGGREGATE \$ 4,000,000 \$
B	<input checked="" type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y <input checked="" type="checkbox"/> N If yes, describe under DESCRIPTION OF OPERATIONS below		N/A	3501935	1/1/2024	1/1/2025	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
C	Directors & Officers			618932266	10/1/2024	10/1/2025	Employee Theft 2,250,000
A	Equipment Floater			PHPK2609049	10/1/2024	10/1/2025	Misc. Equip. 400,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 - Directors & Officers (10/01/2024-10/01/2025 - 618932266) Maximum Aggregate Limit of Liability: \$1,000,000 / Retention: per claim: \$50,000
 - Crime - Employee Dishonesty (10/01/2024-10/01/2025 - 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.

RE: BORROWER NAME: Molly T Zurn / ADDRESS: 4279 Water Hole Road, Reno, NV 89519 / Loan #:8200519665.

CERTIFICATE HOLDER **CANCELLATION**

PNC Bank, NA ISAOA/ATIMA P.O. Box 7433 Springfield, OH 45501	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 



CERTIFICATE OF LIABILITY INSURANCE

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PRODUCER AssuredPartners of NV, LLC 5340 Kietzke Lane Ste 201 Reno, NV 89511	CONTACT NAME: PHONE (A/C, No, Ext): (775) 829-2345		FAX (A/C, No): (775) 827-7090
	E-MAIL ADDRESS:		
INSURER(S) AFFORDING COVERAGE			NAIC #
INSURED Caughlin Ranch Homeowners 1070 Caughlin Crossing Reno, NV 89519-0684	INSURER A : Philadelphia Indemnity Ins Co		18058
	INSURER B : WCF National Insurance Company		40517
	INSURER C : CNA Insurance (Continental Casualty Co		20443
	INSURER D :		
	INSURER E :		
	INSURER F :		

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

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INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			PHPK2609049	10/1/2024	10/1/2025	EACH OCCURRENCE	\$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100,000
							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
								\$
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY			PHPK2609049	10/1/2024	10/1/2025	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 10,000			PHUB883861	10/1/2024	10/1/2025	EACH OCCURRENCE	\$ 4,000,000
							AGGREGATE	\$ 4,000,000
								\$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y / <input checked="" type="checkbox"/> N If yes, describe under DESCRIPTION OF OPERATIONS below		N/A	3501935	1/1/2024	1/1/2025	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER	
							E.L. EACH ACCIDENT	\$ 1,000,000
							E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	\$ 1,000,000
C	Directors & Officers			618932266	10/1/2024	10/1/2025	Employee Theft	2,250,000
A	Equipment Floater			PHPK2609049	10/1/2024	10/1/2025	Misc. Equip.	400,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 - Directors & Officers (10/01/2024-10/01/2025 - 618932266) Maximum Aggregate Limit of Liability: \$1,000,000 / Retention: per claim: \$50,000
 - Crime - Employee Dishonesty (10/01/2024-10/01/2025 - 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

Evidence of Master HOA coverage.
 Dolores Morabito
 3150 Wedgewood Ct
 SEE ATTACHED ACORD 101

CERTIFICATE HOLDER

CANCELLATION

Shellpoint Mortgage Servicing
 ISAOA/ATIMA
 PO Box 7050
 Troy, MI 48007

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

**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		EFFECTIVE DATE: SEE PAGE 1	
CARRIER SEE PAGE 1	NAIC CODE SEE P 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:
Reno, NV 89509
Loan # 70417080024



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

9/24/2024

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Table with PRODUCER and INSURED information, including contact details for AssuredPartners of NV, LLC and Caughlin Ranch Homeowners, and a list of insurers: Philadelphia Indemnity Ins Co, WCF National Insurance Company, and CNA Insurance.

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.

Main table listing insurance coverages: Commercial General Liability, Automobile Liability, Umbrella Liability, Workers Compensation, and Directors & Officers. Includes details on policy numbers, effective dates, and limits.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) - Directors & Officers (10/01/2024-10/01/2025 - 618932266) Maximum Aggregate Limit of Liability: \$1,000,000 / Retention: per claim: \$50,000 - Crime - Employee Dishonesty (10/01/2024-10/01/2025 - 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. John S Grep 3196 Wedgewood Court, Reno, NV 89509 Loan #0570978437

Table with CERTIFICATE HOLDER (Wells Fargo Bank N.A.) 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.)

