



## CERTIFICATE OF LIABILITY INSURANCE

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 <b>AssuredPartners of NV, LLC</b> 5340 Kietzke Lane Ste 201 Reno, NV 89511	CONTACT NAME: PHONE (A/C, No, Ext): <b>(775) 829-2345</b>	FAX (A/C, No): <b>(775) 827-7090</b>
	E-MAIL ADDRESS:	INSURER(S) AFFORDING COVERAGE
INSURED  <b>Caughlin Ranch Homeowners Association</b> 1070 Caughlin Crossing Reno, NV 89519-0684	INSURER A : <b>Philadelphia Indemnity Ins Co</b>	<b>18058</b>
	INSURER B : <b>WCF National Insurance Company</b>	<b>40517</b>
	INSURER C : <b>CNA Insurance (Continental Casualty Co</b>	<b>20443</b>
	INSURER D : <b>Lloyd's of London</b>	
	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 LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS								
<b>A</b>	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY  CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  <input type="checkbox"/>  <input type="checkbox"/>  GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO- JECT <input type="checkbox"/> LOC  OTHER:			PHPK2609049-016	10/1/2025	10/1/2026	EACH OCCURRENCE	\$	<b>1,000,000</b>						
	DAMAGE TO RENTED PREMISES (Ea occurrence)						\$	<b>100,000</b>							
	MED EXP (Any one person)						\$	<b>5,000</b>							
	PERSONAL & ADV INJURY						\$	<b>1,000,000</b>							
	GENERAL AGGREGATE						\$	<b>2,000,000</b>							
	PRODUCTS - COMP/OP AGG						\$	<b>2,000,000</b>							
<b>A</b> AUTOMOBILE LIABILITY				PHPK2609049-016	10/1/2025	10/1/2026	COMBINED SINGLE LIMIT (Ea accident)	\$	<b>1,000,000</b>						
<input checked="" type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS							BODILY INJURY (Per person)	\$							
Hired AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY							BODILY INJURY (Per accident)	\$							
							PROPERTY DAMAGE (Per accident)	\$							
								\$							
<b>A</b> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR  EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE  DED <input checked="" type="checkbox"/> RETENTION \$ <b>10,000</b>			PHUB883861-017	10/1/2025	10/1/2026	EACH OCCURRENCE	\$	<b>4,000,000</b>							
						AGGREGATE	\$	<b>4,000,000</b>							
							\$								
<b>B</b> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY  ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NV) <input type="checkbox"/> If yes, describe under DESCRIPTION OF OPERATIONS below	<input checked="" type="checkbox"/> Y/N <b>N</b> N / A		3501935	1/1/2026	1/1/2027	<input checked="" type="checkbox"/> PER STATUTE	OTH-ER								
						E.L. EACH ACCIDENT	\$	<b>1,000,000</b>							
						E.L. DISEASE - EA EMPLOYEE	\$	<b>1,000,000</b>							
						E.L. DISEASE - POLICY LIMIT	\$	<b>1,000,000</b>							
						<b>C</b> Directors & Officers				618932266	10/1/2025	10/1/2026	<b>Employee Theft</b>		<b>2,250,000</b>
						<b>D</b> Commercial Earthquak							27-7500139835-S-06	5/1/2025	5/1/2026

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. \*\*See below for Earthquake coverage\*\*

Commercial Earthquake Policy Number: 27-7500139835-S-06 / Policy Period From: 05/01/2025 to 05/01/2026  
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



## ADDITIONAL REMARKS SCHEDULE

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

## 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:

Location 1 – Building 1: 1070 Caughlin Crossing, Reno, NV 89519

Building Limit (A): \$812,080.00 / Business Personal Property (B) &amp; Tenant Improvements &amp; Betterments (C): \$135,000.00

Earthquake Deductible: 2.00% of the Coverage (A) Total Insured Value (\$16,241.60) .

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

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

Location 1 – Building 2: 1050 Caughlin Crossing, Maintenance Building, Reno, NV 89519

Building Limit (A): \$212,508.00 / Business Personal Property (B) &amp; Tenant Improvements &amp; 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 (\$4,250.16) .

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