



# CERTIFICATE OF LIABILITY INSURANCE

3206898

DATE (MM/DD/YYYY)  
09/03/2025

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 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).

<b>PRODUCER</b> Kirk Miller Insurance Agency, Inc. 10636 Scripps Summit Ct, Ste 110 San Diego, CA 92131-3965 (858) 400-4504	<b>CONTACT NAME:</b> HOA Team <b>PHONE (A/C, No. Ext):</b> 858.400.4504 <b>E-MAIL ADDRESS:</b> HOAcerts@kirkmillerinsurance.com	<b>FAX (A/C, No):</b> 858.875.0667													
	<table border="1"> <thead> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A: Fireman's Fund Insurance Company</td> <td>21873</td> </tr> <tr> <td>INSURER B: Philadelphia Indemnity Insurance</td> <td>18058</td> </tr> <tr> <td>INSURER C: Homesite Insurance Company</td> <td>17221</td> </tr> <tr> <td>INSURER D: The Hanover American Insurance Co</td> <td>36064</td> </tr> <tr> <td>INSURER E: ACE Fire Underwriters Insurance Co</td> <td>20702</td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </tbody> </table>		INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Fireman's Fund Insurance Company	21873	INSURER B: Philadelphia Indemnity Insurance	18058	INSURER C: Homesite Insurance Company	17221	INSURER D: The Hanover American Insurance Co	36064	INSURER E: ACE Fire Underwriters Insurance Co	20702	INSURER F:
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<b>INSURED</b> La Vita Homeowners Association c/o Associated Professional Services, Inc. 300 West Beech Street San Diego, CA 92101															

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

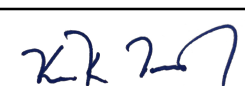
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE 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 INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<b>GENERAL LIABILITY</b>			USC033545250	9/1/2025	9/1/2026	EACH OCCURRENCE	\$ 1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						MED EXP (Any one person)	\$ 5,000
	<input type="checkbox"/> Directors & Officers						PERSONAL & ADV INJURY	\$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$ 2,000,000
B	<input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC			PCAP049963-0125	9/1/2025	9/1/2026	PRODUCTS - COMP/OP AGG	\$ 2,000,000
							D&O Limit/Agg	\$ 1,000,000
A	<b>AUTOMOBILE LIABILITY</b>			USC033545250	9/1/2025	9/1/2026	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
	<input type="checkbox"/> ANY AUTO						BODILY INJURY (Per person)	\$
	<input type="checkbox"/> ALL OWNED AUTOS						BODILY INJURY (Per accident)	\$
	<input checked="" type="checkbox"/> HIRED AUTOS						PROPERTY DAMAGE (Per accident)	\$
	<input type="checkbox"/> SCHEDULED AUTOS							\$
	<input checked="" type="checkbox"/> NON-OWNED AUTOS							\$
C	<input checked="" type="checkbox"/> <b>UMBRELLA LIAB</b>			PRP25328800101-1701262	9/1/2025	9/1/2026	EACH OCCURRENCE	\$ 25,000,000
	<input type="checkbox"/> EXCESS LIAB						AGGREGATE	\$ 25,000,000
	<input type="checkbox"/> OCCUR							\$
	<input type="checkbox"/> CLAIMS-MADE							\$
	DED <input checked="" type="checkbox"/> RETENTION \$ 0							\$
D	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b>			WZY-A828071-10	9/1/2025	9/1/2026	<input checked="" type="checkbox"/> WC STATUTORY LIMITS	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)						<input type="checkbox"/> OTHER	
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. EACH ACCIDENT	\$ 1,000,000
							E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	\$ 1,000,000
A	Building - 100% Replacement			USC033545250	9/1/2025	9/1/2026	\$ 133,425,769 GRC	\$ 10,000 Ded*
A	Mech Breakdown & Ord A/B/C			USC033545250	9/1/2025	9/1/2026	Included	
E	Fidelity / Crime			ADOCAF186821262	9/1/2025	9/1/2026	\$ 5,000,000	\$ 10,000 Ded

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)**

General Certificate, 385 W Cedar St, San Diego, CA 92101  
 \*Water Damage Deductible: \$25,000  
 Blanket Flood Coverage: \$10,000,000 Limit & \$50,000 Deductible  
 Property Coverage is "Bare Walls" per CC&Rs and includes Guaranteed Replacement Cost. (304 Units)

**CERTIFICATE HOLDER****CANCELLATION**

Associated Professional Services, Inc. . 300 West Beech Stret San Diego, CA 92101 Loan Number: .	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 
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# MEMO

TO: Mortgage Processors and Unit Owners

FROM: Kirk Miller Insurance Agency, Inc.  
10636 Scripps Summit Ct #110 San  
Diego, CA 92131-3965  
[HOAcerts@kirkmillerinsurance.com](mailto:HOAcerts@kirkmillerinsurance.com)  
CA DOI #0K05931

## Master Insurance Policies include the following unless otherwise indicated on the Certificate of Insurance:

- 1) Building Ordinance or Law Coverage / Contingent Liability
- 2) Separation of Insureds (Severability of Interests)
- 3) Property Management is included as an insured on;
  - a) General Liability (CGL)
  - b) Directors & Officers (D&O)
  - c) Employee Dishonesty/Fidelity (Crime)
- 4) Property Coverage is Special Form/All-Risk and includes the following, unless otherwise indicated:
  - a) Common areas
  - b) 100% Replacement Cost - indicative of a current Building Reconstruction Cost valuation.
  - c) Wind/Hail - not subject to difference provisions.
- 5) Mechanical Breakdown (Boiler & Machinery) is included when indicated at the Building Limit.
- 6) Inflation Guard and Waiver of Subrogation included with Farmers/Truck Insurance Exchanges and Mid-Century.
- 7) Fidelity/Crime coverage is inclusive of Computer Fraud and Funds Transfer Fraud in compliance with §5806
- 8) Policy Cancellation Provisions:  
There is a 10-day notice of cancellation for non-payment of premiums, and a 30-day notice of cancellation for all other reasons to the Association Insurance Trustee.

## Other Information:

- "GRC" means Guaranteed Replacement Cost (coinsurance waived)
- "AAV" means Agreed Amount Value (coinsurance waived)
- "RCV" means Replacement Cost Value (coinsurance does not apply when insured at 100%)
- "ERC" means Extended Replacement Cost

## Unit Owners Coverage Information (Coverage Per Governing Documents)

- "AI" or "All-Inclusive" means walls-in coverage and *includes* betterments and improvements.
- "SE" or "Single-Entity" means walls-in coverage but *excludes* betterments and improvements.
- "BW" or "Bare-Walls" means unit interiors are excluded beyond unfinished surfaces.
- "PUD" or "Planned Unit Development" means common area coverage only.

Our Agency will provide an insurance quote upon request at no charge for HO6 or HO3 policies. The necessary amount of coverage would be determined as a result of collaboration between the insurance agency and the client. The amount of insurance coverage determined in this manner may or may not be based on a percentage of the dwelling's appraised value.

To obtain this complimentary price opinion and quote, please send your request with the following information by email to [support@kirkmillerinsurance.com](mailto:support@kirkmillerinsurance.com) with property appraisal including photos.