3356337

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 08/28/2026

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).

PRODUCER
Kirk Miller Insurance Agency, Inc.
10636 Scripps Summit Ct, Ste 110
San Diego, CA 92131-3965
(858) 400-4504

CONTACT NAME: HOA Team
PHONE (A/C, No, Ext): 858.400.4504 **FAX (A/C, No):** 858.875.0667
E-MAIL ADDRESS: HOAcerts@kirkmillerinsurance.com

INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A :	Fireman's Fund Insurance Company	21873
INSURER B :	Philadelphia Indeminity 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 :		

INSURED
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	**GENERAL LIABILITY**			USC033545260	9/1/2026	9/1/2027	EACH OCCURRENCE	$ 1,000,000
	X COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 100,000
	CLAIMS-MADE X OCCUR						MED EXP (Any one person)	$ 5,000
							PERSONAL & ADV INJURY	$ 1,000,000
B	X Directors & Officers						GENERAL AGGREGATE	$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG	$ 2,000,000
B	X POLICY PRO-JECT LOC			PCAP049963-0325	9/1/2026	9/1/2027	D&O Limit/Agg	$ 1,000,000
A	**AUTOMOBILE LIABILITY**			USC033545260	9/1/2026	9/1/2027	COMBINED SINGLE LIMIT (Ea accident)	$ 1,000,000
	ANY AUTO						BODILY INJURY (Per person)	$
	ALL OWNED AUTOS / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	X HIRED AUTOS / X NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	$
								$
C	X **UMBRELLA LIAB** OCCUR			Pending	9/1/2026	9/1/2027	EACH OCCURRENCE	$ 25,000,000
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	$ 25,000,000
	DED X RETENTION $ 0							$
D	**WORKERS COMPENSATION AND EMPLOYERS' LIABILITY** Y / N	N / A		WZY-A828071-11	9/1/2026	9/1/2027	X WC STATU-TORY LIMITS OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? **(Mandatory in NH)**						E.L. EACH ACCIDENT	$ 1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	$ 1,000,000
A	Building - 100% Replacement			USC033545260	9/1/2026	9/1/2027	$ 143,771,884 GRC	$ 10,000 Ded*
A	Mech Breakdown & Ord A/B/C			USC033545260	9/1/2026	9/1/2027	Included	
E	Fidelity / Crime			ADOCAF186821262-002	9/1/2026	9/1/2027	$ 7,000,000	$ 10,000 Ded

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
General Certificate, 300 West Beech Street, 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
Associated Professional Services, Inc.
.
300 West Beech Street
San Diego, CA 92101
Loan Number: .

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

MEMO

TO:	FROM:
Mortgage Processors and Unit Owners	Kirk Miller Insurance Agency, Inc. 10636 Scripps Summit Ct #110 San Diego, CA 92131-3965 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** with property appraisal including photos.