



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

2/25/2025

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 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 LaBarre/Oksnee Insurance 30 Enterprise, Suite 180 Aliso Viejo CA 92656	CONTACT NAME: PHONE (A/C, No, Ext): 800-698-0711 E-MAIL ADDRESS: proof@hoa-insurance.com FAX (A/C, No): 949-588-1275
INSURED Westlake Villas Community Association c/o FirstService Residential CA, LLC. 15241 Laguna Canyon Rd. Irvine CA 92618	INSURER(S) AFFORDING COVERAGE INSURER A: Philadelphia Indemnity Ins. Co INSURER B: Greenwich Insurance Company INSURER C: PMA Insurance Group INSURER D: Accredited Surety And Casualty INSURER E: INSURER F:

COVERAGES**CERTIFICATE NUMBER:** 1274429409**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
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:	Y		PHPK2660073	2/26/2025	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 type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY	Y		PHPK2660073	2/26/2025	10/1/2025	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	<input type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 0	Y		PPP7471425	2/26/2025	10/1/2025	EACH OCCURRENCE \$ 15,000,000 AGGREGATE \$ 15,000,000 \$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N <input type="checkbox"/>	N/A	2025011516863Y	2/26/2025	10/1/2025	<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
A C D	Property Coverage Crime/Fidelity Bond Insurance Directors & Officers Liability	Y Y		PHPK2660073 4125011516863Y 1SKNCA01462799-01	2/26/2025 2/26/2025 2/26/2025	10/1/2025 10/1/2025 10/1/2025	Total Insurable Value \$147,604,318 Limit/Deductible \$3,000,000/\$5,000 Limit/Deductible \$1,000,000/\$1,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

HOA consists of 285 units located at 4800 Westlake Pkwy. Sacramento, CA 95835.

Management Company is Named as an Additional Insured.

See 2nd page of certificate of insurance for further coverage information.

See Attached...

CERTIFICATE HOLDER**CANCELLATION**FirstService Residential CA, LLC.
15241 Laguna Canyon Rd.
Irvine CA 92618

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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ADDITIONAL REMARKS SCHEDULE

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AGENCY LaBarre/Oksnee Insurance		NAMED INSURED Westlake Villas Community Association c/o FirstService Residential CA, LLC. 15241 Laguna Canyon Rd. Irvine CA 92618	
POLICY NUMBER			
CARRIER	NAIC CODE	EFFECTIVE DATE:	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 25 **FORM TITLE:** CERTIFICATE OF LIABILITY INSURANCE

Insuring Agreement: Walls-In/All-In: Full Interior & Exterior Building Coverage Including Betterments and Improvements

Coverage Includes:
 Special Form Perils with No Co-Insurance
 \$25,000 All-Risk Deductible with \$25,000 Per-Unit Deductible for all Water Damages
 125% Extended Replacement Cost Endorsement Included
 \$25,000 Sublimit for Trees/Shrubs
 Wind/Hail (excludes Trees/Shrubs)
 Equipment Breakdown is Included up to the Building Limit
 Building Ordinance or Law A+B+C is Included.
 Limits are reviewed yearly to ensure 100% Replacement Cost Values
 Severability of Interest / Separation of Insureds
 Computer Fraud & Funds Transfer Fraud
 Waiver of Rights of Recovery
 D&O is a Claims-Made Policy

See 3rd Page for Flood Coverage Information. Please contact our office for a copy of the policy declarations.

Association Name: Westlake Villas Community Association

Company Affording Coverage: Philadelphia Indemnity Insurance Company /National Flood Service Program

Effective: 2025 - 2026

Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 1	Subject of Ins: 9 Unit Condominium Cause: Flood Effective: 01/04	Policy #: 5010013269 Deductible: \$5,000	Building Limit: \$1,765,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 2	Subject of Ins: 9 Unit Condominium Cause: Flood Effective: 01/04	Policy #: 5010013274 Deductible: \$5,000	Building Limit: \$2,250,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 3	Subject of Ins: 8 Unit Condominium Cause: Flood Effective: 01/04	Policy #: 5010013275 Deductible: \$5,000	Building Limit: \$1,507,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 4	Subject of Ins: 10 Unit Condominium Cause: Flood Effective: 01/05	Policy #: 5010013276 Deductible: \$5,000	Building Limit: \$2,500,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 5	Subject of Ins: 10 Unit Condominium Cause: Flood Effective: 01/05	Policy #: 5010013277 Deductible: \$5,000	Building Limit: \$2,020,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 6	Subject of Ins: 10 Unit Condominium Cause: Flood Effective: 01/04	Policy #: 5010013278 Deductible: \$5,000	Building Limit: \$2,500,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 7	Subject of Ins: 10 Unit Condominium Cause: Flood Effective: 01/05	Policy #: 5010013279 Deductible: \$5,000	Building Limit: \$2,500,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 8	Subject of Ins: 10 Unit Condominium Cause: Flood Effective: 01/05	Policy #: 5010013280 Deductible: \$5,000	Building Limit: \$2,500,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 9	Subject of Ins: 10 Unit Condominium Cause: Flood Effective: 01/05	Policy #: 5010013281 Deductible: \$5,000	Building Limit: \$2,500,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 10	Subject of Ins: 9 Unit Condominium Cause: Flood Effective: 01/04	Policy #: 5010013282 Deductible: \$5,000	Building Limit: \$2,250,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 11	Subject of Ins: 9 Unit Condominium Cause: Flood Effective: 01/04	Policy #: 5010013283 Deductible: \$5,000	Building Limit: \$2,250,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 12	Subject of Ins: 9 Unit Condominium Cause: Flood Effective: 01/04	Policy #: 5010013284 Deductible: \$5,000	Building Limit: \$1,765,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 13	Subject of Ins: 9 Unit Condominium Cause: Flood Effective: 01/04	Policy #: 5010013286 Deductible: \$5,000	Building Limit: \$2,250,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 14	Subject of Ins: 9 Unit Condominium Cause: Flood Effective: 01/04	Policy #: 5010013287 Deductible: \$5,000	Building Limit: \$1,765,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 15	Subject of Ins: 9 Unit Condominium Cause: Flood Effective: 01/04	Policy #: 5010013289 Deductible: \$5,000	Building Limit: \$1,765,000 Contents Limit: \$0

Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 16	Subject of Ins: 9 Unit Condominium Cause: Flood Effective: 01/04	Policy #: 5010013290 Deductible: \$5,000	Building Limit: \$1,765,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 17	Subject of Ins: 10 Unit Condominium Cause: Flood Effective: 01/05	Policy #: 5010013291 Deductible: \$5,000	Building Limit: \$2,020,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 18	Subject of Ins: 10 Unit Condominium Cause: Flood Effective: 01/05	Policy #: 5010013292 Deductible: \$5,000	Building Limit: \$2,020,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 19	Subject of Ins: 10 Unit Condominium Cause: Flood Effective: 01/05	Policy #: 5010013293 Deductible: \$5,000	Building Limit: \$2,020,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 20	Subject of Ins: 10 Unit Condominium Cause: Flood Effective: 01/05	Policy #: 5010013294 Deductible: \$5,000	Building Limit: \$2,020,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 21	Subject of Ins: 10 Unit Condominium Cause: Flood Effective: 01/05	Policy #: 5010013305 Deductible: \$5,000	Building Limit: \$2,020,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 22	Subject of Ins: 10 Unit Condominium Cause: Flood Effective: 01/05	Policy #: 5010013306 Deductible: \$5,000	Building Limit: \$2,022,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 23	Subject of Ins: 8 Unit Condominium Cause: Flood Effective: 01/05	Policy #: 5010013307 Deductible: \$5,000	Building Limit: \$2,000,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 24	Subject of Ins: 10 Unit Condominium Cause: Flood Effective: 01/05	Policy #: 5010013308 Deductible: \$5,000	Building Limit: \$2,500,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 25	Subject of Ins: 10 Unit Condominium Cause: Flood Effective: 01/05	Policy #: 5010013312 Deductible: \$5,000	Building Limit: \$2,500,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 26	Subject of Ins: 10 Unit Condominium Cause: Flood Effective: 01/05	Policy #: 5010013314 Deductible: \$5,000	Building Limit: \$2,500,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 27	Subject of Ins: 10 Unit Condominium Cause: Flood Effective: 01/05	Policy #: 5010013315 Deductible: \$5,000	Building Limit: \$2,500,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 28	Subject of Ins: 10 Unit Condominium Cause: Flood Effective: 01/05	Policy #: 5010013316 Deductible: \$5,000	Building Limit: \$2,500,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 29	Subject of Ins: 9 Unit Condominium Cause: Flood Effective: 01/05	Policy #: 5010013317 Deductible: \$5,000	Building Limit: \$1,968,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # 30	Subject of Ins: 9 Unit Condominium Cause: Flood Effective: 01/05	Policy #: 5010013318 Deductible: \$5,000	Building Limit: \$1,765,000 Contents Limit: \$0
Address: 4800 Westlake Pkwy Sacramento, CA 95835 Building # Clubhouse	Subject of Ins: Common Area Bldg. Cause: Flood Effective: 01/05	Policy #: 5010013267 Deductible: \$5,000	Building Limit: \$500,000 Contents Limit: \$105,000