



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
02/26/2024

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. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

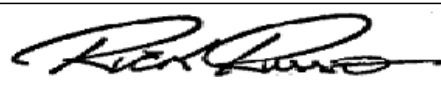
<b>PRODUCER</b> Russo Insurance Agency 951 Reserve Dr., Ste. 160 Roseville, CA 95678	<b>CONTACT NAME:</b> Russo Insurance Agency		
	<b>PHONE (A/C, No., Ext):</b> 916-791-1901	<b>FAX (A/C, No):</b> 916-797-3388	
	<b>E-MAIL ADDRESS:</b> service@rickrussoinsurance.com		
	<b>PRODUCER CUSTOMER ID:</b>		
<b>INSURED</b> Westlake Villas Community Association c/o FirstService Residential CA, LLC 15241 Laguna Canyon Rd. Irvine, CA 92618	<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>
	<b>INSURER A:</b> Philadelphia Indemnity Insurance Company		
	<b>INSURER B:</b> PMA Insurance Group		
	<b>INSURER C:</b>		
	<b>INSURER D:</b>		
	<b>INSURER E:</b>		

<b>COVERAGES</b>	<b>CERTIFICATE NUMBER:</b>	<b>REVISION NUMBER:</b>
<b>LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)</b> 4800 Westlake Pkwy. Sacramento, CA 95835 (Sacramento County) 285 Units "Walls In Coverage" Betterments & Improvements (PI-ULT-1650) Endorsement Included		

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.

INSTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS	
A	<input checked="" type="checkbox"/> PROPERTY	PHPK2660073	02/26/2024	02/26/2025	BUILDING	\$	
	CAUSES OF LOSS				DEDUCTIBLES	PERSONAL PROPERTY	\$
	BASIC				BUILDING	BUSINESS INCOME	\$
	BROAD				25,000	EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL				CONTENTS	RENTAL VALUE	\$
	EARTHQUAKE					<input checked="" type="checkbox"/> BLANKET BUILDING	\$ 143,043,317
	<input checked="" type="checkbox"/> WIND					BLANKET PERS PROP	\$
	<input checked="" type="checkbox"/> FLOOD				**Request**	BLANKET BLDG & PP	\$
	<input checked="" type="checkbox"/> 125%				Extended RC	<input checked="" type="checkbox"/> Coverage/Law B:	\$ 500,000
	<input checked="" type="checkbox"/> Building				Ordinance	<input checked="" type="checkbox"/> Coverage/Law C:	\$ 500,000
	INLAND MARINE	TYPE OF POLICY				\$	
	CAUSES OF LOSS					\$	
	NAMED PERILS	POLICY NUMBER				\$	
B	<input checked="" type="checkbox"/> CRIME	TBD	02/26/2024	02/26/2025	<input checked="" type="checkbox"/> Limit:	\$ 3,000,000	
	TYPE OF POLICY				<input checked="" type="checkbox"/> Deductible	\$ 5,000	
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$	

**SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, maybe attached if more space is required)**  
 Management Covered as an Employee Under Employee Dishonesty

<b>CERTIFICATE HOLDER</b> FirstService Residential CA, LLC c/o Richard Chapman 15241 Laguna Canyon Rd. Irvine, CA 92618	<b>CANCELLATION</b> 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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# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
02/26/2024

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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 Russo Insurance Agency 951 Reserve Dr., Ste. 160 Roseville, CA 95678	CONTACT NAME: Russo Insurance Agency	
	PHONE (A/C, No., Ext): 916-791-1901	FAX (A/C, No): 916-797-3388
	E-MAIL ADDRESS: service@rickrussosinsurance.com	
	INSURER(S) AFFORDING COVERAGE	NAIC #
INSURED Westlake Villas Community Association c/o FirstService Residential CA, LLC. 15241 Laguna Canyon Rd. Irvine, CA 92618	INSURER A:	Philadelphia Indemnity Insurance Company
	INSURER B:	Greenwich Insurance Company
	INSURER C:	PMA Insurance Group
	INSURER D:	Accredited Surety and Casualty Company
	INSURER E:	
	INSURER F:	

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

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INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR	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"/> PROJECT <input type="checkbox"/> LOC OTHER:	Y		PHPK2660073	02/26/2024	02/26/2025	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Anyone person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 1,000,000
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input checked="" type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> SCHEDULED AUTOS NON-OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY	Y		PHPK2660073	02/26/2024	02/26/2025	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
B	<input checked="" 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			PPP7471425	02/26/2024	02/26/2025	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A	2024011516863Y	02/26/2024	02/26/2025	<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
D	Directors & Officers Liability:	Y		1-SKN-CA-01462799-00	02/26/2024	02/26/2025	Limit: \$1,000,000 Deductible: \$1,000

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

Condominium Association Located at: 4800 Westlake Parkway, Sacramento, CA 95835

Separation of Insureds Endorsement Included

Management Named as Additional Insured

\*Waiver of Subrogation as per CC&R's\*

### CERTIFICATE HOLDER

### CANCELLATION

FirstService Residential CA, LLC  
c/o Richard Chapman  
15241 Laguna Canyon Road  
Irvine, CA 92618

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