

<b>ACORD™ CERTIFICATE OF LIABILITY INSURANCE</b>						DATE (MM/DD/YY) 11/10/23
<b>PRODUCER</b> Chris DiNino - License #0E41640 2100 Palomar Airport Road, Suite 214 Carlsbad, CA 92011 (760) 746-3200			<b>THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.</b>			
<b>INSURED</b> Sundance HOA c/o The Management Trust 15661 Red Hill Ave, Suite 201 Tustin, CA 92780-7300			<b>INSURERS AFFORDING COVERAGE</b>			
			INSURER A: FARMERS INSURANCE GROUP			
			INSURER B: FEDERAL INSURANCE CORPORATION			
			INSURER C: GOLDEN BEAR INSURANCE COMPANY			
			INSURER D:			
			INSURER E:			
<b>COVERAGES</b>						
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. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.						
INSH LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
<b>A</b>	<b>GENERAL LIABILITY</b>	60681-45-09	11/10/23	11/10/24	EACH OCCURRENCE	\$ 1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY				FIRE DAMAGE (Any one fire)	\$ 75,000
	<input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR				MED EXP (Any one person)	\$ 5,000
					PERSONAL & ADV INJURY	\$ 1,000,000
					GENERAL AGGREGATE	\$ 2,000,000
					PRODUCTS - COMP/OP AGG	\$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:					
<input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						
<b>A</b>	<b>AUTOMOBILE LIABILITY</b>	60681-45-09	11/10/23	11/10/24	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 type="checkbox"/> SCHEDULED AUTOS				PROPERTY DAMAGE (Per accident)	\$
	<input checked="" type="checkbox"/> HIRED AUTOS					
<input checked="" type="checkbox"/> NON-OWNED AUTOS						
<b>B</b>	<b>EXCESS LIABILITY</b>	APP9050117	11/10/23	11/10/24	EACH OCCURRENCE	\$ 5,000,000
	<input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE				AGGREGATE	\$ 5,000,000
	<input type="checkbox"/> DEDUCTIBLE					\$
<input checked="" type="checkbox"/> RETENTION \$ <b>U</b>		\$				
<b>A</b>	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b>	A09506674	11/10/23	11/10/24	<input type="checkbox"/> WC STATU-TORY LIMITS <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	
<b>A</b>	<b>OTHER</b>	60681-45-09	11/10/23	11/10/24	\$49,827,767 - \$10,000 Deductible	
	GUARANTEED REPLACEMENT COST BUILDING COVERAGE				190 Units - Bare Walls (No Unit Interior Coverage)	
<b>DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS</b> A - DIRECTORS & OFFICERS LIABILITY - \$1,000,000 - \$1,000 Deductible (Management Company is additionally insured on the Director's & Officer's Liability) C - EARTHQUAKE - FD 65015 - 11/10/2023 to 11/10/2024 - \$5,000,000 - 20% Deductible per Unit of Insurance G.L. includes Separation of Insureds and Building Ordinance; Inflation Guard and Mechanical Breakdown included						
<b>CERTIFICATE HOLDER</b>		ADDITIONAL INSURED; INSURER LETTER: <b>A</b>		<b>CANCELLATION</b>		
The Management Trust 15661 Red Hill Ave, Suite 201 Tustin, CA 92780-7300				SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL <u>30</u> DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE  <div style="text-align: right;">11/10/23</div>		