CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 09/05/2025

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.

PRODUCER
Clinkenbeard Insurance Agency
235 Town Center Parkway, Suite J
Santee CA 92071

CONTACT NAME: Madeline Clinkenbeard
PHONE (A/C, No, Ext): 619-442-0415 FAX (A/C, No): 619-442-0592
E-MAIL ADDRESS: certs@clinkenbeardins.com
PRODUCER CUSTOMER ID:

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Falls Lake Fire and Causalty Co.	
INSURER B : Old Republic Union Insurance Company	
INSURER C : Capitol Specialty Insurance Corporation	
INSURER D : Hartford Insurance	
INSURER E : United States Liability Insurance Co.	
INSURER F :	

INSURED
Carefree East HOA
C/O Pernicano Realty & Management
2851 Camino Del Rio South, Suite 230
San Diego CA 92108

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:** 1

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
HOA's address of Record: 10255 Carefree Drive, Santee, CA 92071

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	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	✔ PROPERTY CAUSES OF LOSS / DEDUCTIBLES ☐ BASIC — BUILDING $25,000** ☐ BROAD — CONTENTS ✔ SPECIAL ☐ EARTHQUAKE ✔ WIND — & Hail ☐ FLOOD ✔ 100% Cost — Replacemnt*	AIN-604772	09/05/2025	09/05/2026	✔ BUILDING ☐ PERSONAL PROPERTY ☐ BUSINESS INCOME ☐ EXTRA EXPENSE ☐ RENTAL VALUE ☐ BLANKET BUILDING ☐ BLANKET PERS PROP ☐ BLANKET BLDG & PP ✔ Building Law Ordinance	$ 70,162,172* $ $ $ $ $ $ $ $ $ 2,000,000 $
C	☐ INLAND MARINE CAUSES OF LOSS ☐ NAMED PERILS ✔ Umbrella Policy	TYPE OF POLICY POLICY NUMBER XS24034410-01	09/05/2025	09/05/2026	✔ Excess Liability	$ $ $ $ 3,000,000
D	✔ CRIME TYPE OF POLICY Fidelity	72-BDDJC-1925	09/05/2025	09/05/2026	✔ Employee Dishn. ✔ Deductible	$ 2,900,000 $ $ 25,000
A	✔ BOILER & MACHINERY / EQUIPMENT BREAKDOWN	AIN-604772	09/05/2025	09/05/2026	✔ Limit ✔ Deductible	$ 7,500,000 $ $25,000
E	B - Premises Liability Directors & officers	ORB-GL-24-A21586-01 CAP-1567878	09/05/2025 09/05/2025	09/05/2026 09/05/2026	✔ Occur/Agg ✔ Occur/Agg	$ 1Mil/2Mil $ 1,000,000

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
438bfuns 5/42 68 Bldgs 300 Units No Unit Owners Coverage (Bare Walls) Paid Current Policy Includes: *Replacement cost valuation $70,162,172 for complete project & common elements, **Deductibles:$25K per loss, $25K per bldg per water loss, $100K for tenant caused claims. 10day cancellation notice given, Severability, Transfer Of Rights Of Recovery Against Others To Us, Building Ordinance & Law Cov. A,B & C. Pernicano Realty as Additional Insured on Liability, Fidelity & D&O. No Inflation-reviewed annually.

CERTIFICATE HOLDER

HOA's Proof of Insurance Only

To get a certificate with your unit's address & your lender listed, send your request or your lender's letter to certs@clinkenbeardins.com / Fax 619-442-0592. Please call our office if you have any questions. 619-442-0415

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
Mike Clinkenbeard

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