



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 09/24/2015

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 Socher Insurance Agency, Inc. 1065 East Hillsdale Boulevard Suite 425 Foster City, CA 94404 House Account		CONTACT NAME: PHONE FAX					
		E-MAIL ADDRESS:	ADDRESS:				
		PRODUCER CUSTOMER ID #: MURIE-1					
		INSURER(S) AFFORDING COVERAGE	NAIC #				
INSURED	Murieta Owners' Association	INSURER A: Philadelphia Indemnity Ins Co	INSURER A : Philadelphia Indemnity Ins Co				
	c/o Board of Directors 39821 Cedar Boulevard Newark, CA 94560	INSURER B: Greenwich Insurance Company					
		INSURER C : Zenith Insurance Company					
		INSURER D : Continental Causualty Co.	INSURER D : Continental Causualty Co.				
		INSURER E :					
		INSURER F:					

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	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s	
	GENERAL LIABILITY						EACH OCCURRENCE	\$	1,000,000
Α	X COMMERCIAL GENERAL LIABILITY			PHPK1393167	09/24/2015	09/24/2016	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
							GENERAL AGGREGATE	\$	2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG	\$	2,000,000
	POLICY PRO- JECT LOC							\$	
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000
	ANY AUTO						BODILY INJURY (Per person)	\$	
	ALL OWNED AUTOS					BODILY INJURY (Per accident)	\$		
Α	X HIRED AUTOS		P	PHPK1393167	09/24/2015	09/24/2016	PROPERTY DAMAGE (PER ACCIDENT)	\$	
	X NON-OWNED AUTOS							\$	
								\$	
	X UMBRELLA LIAB X OCCUR		PPP7451394L14A-10				EACH OCCURRENCE	\$	25,000,000
В	EXCESS LIAB CLAIMS-MADE			09/24/2015	09/24/2016	AGGREGATE	\$	25,000,000	
Ь	DEDUCTIBLE						\$		
	RETENTION \$							\$	
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			C067128312		09/24/2016	X WC STATU- TORY LIMITS OTH- ER		
С	ANY PROPRIETOR/PARTNER/EXECUTIVE	N/A			09/24/2015		E.L. EACH ACCIDENT	\$	1,000,000
	OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	٦ / ۳ / ٦					E.L. DISEASE - EA EMPLOYEE	\$	1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$	1,000,000
D	Directors &			0250989198	09/24/2015	09/24/2016	Limit:		1,000,000
	Officers						Ded:		1,000

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

Please see Certificate of Pro	operty (Acord 24) for remaining p	oolicies.

CERTIFICATE HOLDER	CANCELLATION
FORINFO For Informational Purposes	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	Faula L. Kennand