

CERTIFICATE OF LIABILITY INSURANCE

OP ID JE

DATE (MM/DD/YYYY) 09/18/12

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	NAME:						
Socher Insurance Agency, Inc.	PHONE FAX (A/C, No, Ext): (A/C, No):						
1065 East Hillsdale Boulevard Suite 425	E-MAIL ADDRESS: PRODUCER CUSTOMER ID #: MURIE-1						
Foster City CA 94404							
Phone: 650-312-9300 Fax: 650-312-9306	INSURER(S) AFFORDING COVERAGE						
INSURED	INSURER A: Philadelphia Insurance Cos.						
Murieta Owners Association c/o Susan Levin	INSURER B: Greenwich Insurance Company						
39821 Cedar Boulevard	INSURER C: Zenith Insurance Company						
Newark CA 94560	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.

		SIONS AND CONDITIONS OF SOCIT OLICIES	ADDL	SUBR		POLICY EFF	POLICY EXP		_
INSI LTI		TYPE OF INSURANCE	INSR	WVD	POLICY NUMBER	(MM/DD/YYYY)	(MM/DD/YYYY)	LIMIT	-
	GE	NERAL LIABILITY						EACH OCCURRENCE	\$1,000,000
A	x	COMMERCIAL GENERAL LIABILITY			TBD	09/24/12	09/24/13	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
	GE	N'L AGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG	\$2,000,000
		POLICY PRO- JECT LOC							\$
	AU	TOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$1,000,000
	_	ANY AUTO						BODILY INJURY (Per person)	\$
	<u> </u>	ALL OWNED AUTOS						BODILY INJURY (Per accident)	\$
A	x	SCHEDULED AUTOS HIRED AUTOS			TBD	09/24/12	09/24/13	PROPERTY DAMAGE (Per accident)	\$
	х	NON-OWNED AUTOS							\$
		`							\$
В	X	UMBRELLA LIAB X OCCUR			US00017599LI12A-07	09/24/12	09/24/13	EACH OCCURRENCE	\$ 25,000,000
		EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$25,000,000
		DEDUCTIBLE							\$
		RETENTION \$							\$
C		RKERS COMPENSATION D EMPLOYERS' LIABILITY			C067128310	09/24/12	09/24/13	X WC STATU- TORY LIMITS OTH- ER	
	AN	Y PROPRIETOR/PARTNER/EXECUTIVE	N/A					E.L. EACH ACCIDENT	\$1,000,000
	OFFICER/MEMBER EXCLUDED? (Mandatory in NH)		""					E.L. DISEASE - EA EMPLOYEE	\$1,000,000
	If yo	es, describe under SCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$1,000,000
D	D:	irectors &	Ī		0250989198	09/24/12	09/24/13	Limit:	\$1,000,000
	0:	fficers						Ded:	\$1,000

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Please see Certificate of Property (Acord 24) for remaining policies.
Total number of units 324

CERTIFICATE HOLDER	CA	ANCELLATION
1	ORINFO 1	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
For Informational Purposes	AU	THORIZED REPRESENTATIVE

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CERTIFICATE OF PROPERTY INSURANCE OP ID JE

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	ole interest in the property, do not use this form. Use ACORD 27 or	CORD 28.
PRODUCER	NAME:	
Socher Insurance Agency, Inc. 1065 East Hillsdale Boulevard Suite 425 Foster City CA 94404	PHONE FAX (A/C, No, Ext): (A/C, No):	**************************************
	E-MAIL ADDRESS:	
	PRODUCER CUSTOMER ID: MURIE-1	
Phone: 650-312-9300 Fax: 650-312-9306	INSURER(S) AFFORDING COVERAGE	NAIC#
Murieta Owners Association c/o Susan Levin 39821 Cedar Boulevard Newark CA 94560	INSURER A: Philadelphia Insurance Cos.	
	INSURER B: Great American Insurance Co.	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

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INSR LTR				POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)		COVERED PROPERTY	LIMITS
A	X	PROPERTY USES OF LOSS	DEDUCTIBLES	TBD	09/24/12	09/24/13	x	BUILDING PERSONAL PROPERTY	\$ 100,000
		BASIC	BUILDING					BUSINESS INCOME	\$ 100,000 \$
	х	SPECIAL	CONTENTS					RENTAL VALUE	\$
		EARTHQUAKE WIND					X	BLANKET BUILDING BLANKET PERS PROP	\$ 60,678,422 \$
		FLOOD			·		х	BLANKET BLDG & PP Ded	\$ \$ 25,000
	CAL	INLAND MARINE		TYPE OF POLICY					\$ \$
		NAMED PERILS		POLICY NUMBER					\$
В		CRIME E OF POLICY elity Bond		SAA 554-38-21-3203-07	09/24/12	09/24/13	x	1	\$1,500,000 \$10,000 \$
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN							1	\$
									s s

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

A-Building coverage is Special Form, 125% Replacement Cost with 100% co-insurance. Total Number of units 324, Buildings 8 Please see Certificate of Liability (Acord 25) for remaining policies.

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