CERTIFICATE OF LIABILITY INSURANCE

7/16/2009

PRODUCER

Prendiville Insurance Agency
27127 Calle Arroyo, Suite 1925
San Juan Capistrano, CA 92675
(949) 487-9696

INSURED

Cypress HOA
c/o Accell Property Management
23046 Avenida de la Carlota, Suite 700
Laguna Hills, CA 92653

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.

INSURERS AFFORDING COVERAGE	NAIC #
INSURER A: Truck Insurance Exchange	
INSURER B: Farmers Insurance Exchange	
INSURER C:	
INSURER D:	
INSURER E:	

COVERAGES

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.

INSR LTR	ADDL INSD	SUBR WVD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	LIMITS	
			GENERAL LIABILITY				EACH OCCURRENCE	$ 2,000,000
			X COMMERCIAL GENERAL LIABILITY				DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 75,000
			CLAIMS-MADE X OCCUR				MED EXP (Any one person)	$ 5,000
A		X	D&O Liability	60360-03-93	07/12/2009	07/12/2010	PERSONAL & ADV INJURY	$ 2,000,000
			GEN'L AGGREGATE LIMIT APPLIES PER:				GENERAL AGGREGATE	$ 4,000,000
			X POLICY PRO- JECT LOC				PRODUCTS - COMP/OP AGG	$ 2,000,000
							D&O Liability	$1,000,000
			AUTOMOBILE LIABILITY				COMBINED SINGLE LIMIT (Ea accident)	$ 2,000,000
			ANY AUTO				BODILY INJURY (Per person)	$
			ALL OWNED AUTOS					
			SCHEDULED AUTOS					
A		X	HIRED AUTOS	60360-03-93	07/12/2009	07/12/2010	PROPERTY DAMAGE (Per accident)	$
		X	NON-OWNED AUTOS					
							PROPERTY DAMAGE (Per accident)	$
			GARAGE LIABILITY				AUTO ONLY - EA ACCIDENT	$
			ANY AUTO				OTHER THAN AUTO ONLY: EA ACC	$
							AGG	$
			EXCESS/UMBRELLA LIABILITY				EACH OCCURRENCE	$ 1,000,000
			X OCCUR CLAIMS-MADE				AGGREGATE	$ 1,000,000
A			EXCESS	60360-03-94	07/12/2009	07/12/2010		$
			X RETENTION $ 10,000					$
			WORKERS COMPENSATION AND EMPLOYERS' LIABILITY				X WC STATU-TORY LIMITS OTH-ER	
			ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under SPECIAL PROVISIONS below	Y/N N			E.L. EACH ACCIDENT	$ 1,000,000
B				A0931-41-46	07/12/2009	07/12/2010	E.L. DISEASE - EA EMPLOYEE	$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	$ 1,000,000
A			Other Fidelity Bond	60360-03-93	07/12/2009	07/12/2010	Bond	$ 500,000
A			Property (R/C)	60360-03-93	07/12/2009	07/12/2010	Building	$38,000,000
							Deductible	$ 10,000

SPECIAL PROVISIONS / DESCRIPTIONS / CONDITIONS / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS

Coverage for Interior Structures is Included.
Building Ordinance: Coverage A=Included, B=$100,000, C=$500,000
D&O Liability Deductible: $1,000
* CANCELLATION - EXCEPT 10 DAY NOTICE FOR NON-PAYMENT OF PREMIUM.

CERTIFICATE HOLDER

Accell Property Management
23046 Avenida de la Carlota, Suite 700
Laguna Hills, CA 92653

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 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

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