



# **CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)  
11/28/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFFERS 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 Wright Insurance Agency 11573 Los Osos Valley Rd Ste F San Luis Obispo, CA 93405 License #0E20216	805-541-3942	805-541-8018	CONTACT NAME: Joshua Wright PHONE (A/C, No, Ext): 805-541-3942 E-MAIL ADDRESS: jwright8@farmersagent.com	FAX (A/C, No): 805-541-8018
			INSURER(S) AFFORDING COVERAGE	NAIC #
			INSURER A: Farmers Insurance Exchange	
			INSURER B: Truck Insurance Exchange	
			INSURER C: Mid Century Insurance	
			INSURER D:	
			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.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required).

Building Limit: \$36,506,400.00. Deductible: \$10,000.00. Extended Building Replacement Cost Included Up to 125% of the stated building limit. Directors & Officers Liability Included. Limit: \$2,000,000.00 each claim. Employee Dishonesty/Fidelity Coverage Included. Limit: \$700,000.00. Building Ordinance or Law Included. Business Personal Property/Contents Included. Limit: \$190,100.00. Deductible: \$10,000.00. Unit owners coverage is not included. Per the association CC&Rs, interior real property, personal property, personal liability and loss assessment coverage is the responsibility of the individual unit owner to insure. Please contact your personal insurance broker/agent and/or our agency about the appropriate insurance coverage for your unit.

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CERTIFICATE HOLDER

## CANCELLATION

## General Policy Information

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**

Joshua Wright

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