



3258676

CERTIFICATE OF LIABILITY INSURANCEDATE (MM/DD/YYYY)
01/16/2026

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 have **ADDITIONAL INSURED** provisions or 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 Click2Bind Insurance Services, LLC 5205 Kearny Villa Way, Ste 102 San Diego, CA 92123-1420 (877) 463-0064	CONTACT NAME: Arthur Hopkins PHONE (A/C, No, Ext): 877.463.0064 E-MAIL ADDRESS: certs@click2bind.com FAX (A/C, No): 619.342.4687																					
INSURED Hearthstone Village at Otay Ranch HOA c/o Choice Management Solutions, Inc. 3914 Murphy Canyon Rd, Ste A240 San Diego, CA 92123-4416	<table border="1"><thead><tr><th colspan="2">INSURER(S) AFFORDING COVERAGE</th><th>NAIC #</th></tr></thead><tbody><tr><td>INSURER A:</td><td>Philadelphia Indemnity Insurance Co</td><td>18058</td></tr><tr><td>INSURER B:</td><td>Technology Insurance Company</td><td>42376</td></tr><tr><td>INSURER C:</td><td></td><td></td></tr><tr><td>INSURER D:</td><td></td><td></td></tr><tr><td>INSURER E:</td><td></td><td></td></tr><tr><td>INSURER F:</td><td></td><td></td></tr></tbody></table>	INSURER(S) AFFORDING COVERAGE		NAIC #	INSURER A:	Philadelphia Indemnity Insurance Co	18058	INSURER B:	Technology Insurance Company	42376	INSURER C:			INSURER D:			INSURER E:			INSURER F:		
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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 INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC A ☒ OTHER: CLAIMS-MADE D&O			PHPK2626071	1/3/2026	1/3/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 D&O LIMIT/AGG \$ 1,000,000
A	☒ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE DED ☒ RETENTION \$ 10,000			PHUB890654	1/3/2026	1/3/2027	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below Y/N ☒ N/A			TWC4729207	1/3/2026	1/3/2027	☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
A	COMMON PROPERTY COVERAGE			PHPK2626071	1/3/2026	1/3/2027	\$ 814,000 RCV \$ 5,000 DED
A	EMPLOYEE DISHONESTY/FIDELITY			PHPK2626071	1/3/2026	1/3/2027	\$ 150,000 +PM \$ 2,500 DED

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

Hearthstone Village at Otay Ranch, Refer to Schedule, Chula Vista, CA 91913

PLANNED DEVELOPMENT - COMMON AREA COVERAGE ONLY. OWNERS ARE REQUIRED TO OBTAIN H03 EQUIVILENT COVERAGE. (157 UNITS)

CERTIFICATE HOLDER**CANCELLATION**

Choice Management Solutions, Inc 1st Mortgagee 3914 Murphy Canyon Rd, Ste A240 San Diego, CA 92123-4416 Loan Number: .	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 <i>Arthur J. Hopkins</i>
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ADDITIONAL REMARKS SCHEDULE

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AGENCY Click2bind Insurance Services LLC		NAMED INSURED Hearthstone Village at Otay Ranch Homeowners Association	
POLICY NUMBER PHPK2626071			
CARRIER Philadelphia Indemnity Insurance Company	NAIC CODE 18058	EFFECTIVE DATE: 01/03/2025	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 FORM TITLE: Certificate of Liability Insurance

The Master Insurance Policies for this community include the following:

- 1) Building Ordinance or Law Coverage / Contingent Liability
 - a) \$714,000 - Loss In Value
 - b) \$300,000 - Increased Cost of Demolition
 - c) \$300,000 - Increased Cost of Construction
- 2) Separation of Insureds (Severability of Interests)
- 3) Property Management is included as an insured on;
 - a) General Liability (CGL)
 - b) Directors & Officers (D&O)
 - c) Employee Dishonesty/Fidelity (Crime)
- 4) Property Coverage is Special Form/All-Risk unless otherwise indicated;
 - a) Wind/Hail is included and not subject to difference provisions.
 - b) Inflation Guard is not available.
 - c) 100% is Indicative of a current Reconstruction Cost on file with the agency and approved by the insurance carrier (refer to Reserve Study).
 - d) Coverage Limits have been estimated based upon the 2024 Reserve Study for Common Area Components.
 - e) Boiler & Machinery (AKA Mechanical Breakdown) is not included or applicable.
- 5) Fidelity/Crime coverage is inclusive of Computer Fraud and Funds Transfer Fraud in compliance with §5806, and includes coverage for Management.
- 6) Policy Cancellation Provisions: There is a 10-day notice of cancellation for non-payment, and a 30-day notice of cancellation for all other reasons to the Association Insurance Trustee.
- 7) Property Deductible applies to All-Risk Perils as follows:
 - a) \$5,000 All-Risk Per Claim

Additional Information:

"GRC" means Guaranteed Replacement Cost (coinsurance waived)

"AAV" means Agreed Amount Value (coinsurance waived)

"RCV" means Replacement Cost Value (coinsurance does not apply when insured at 100%)

"ERC" means Extended Replacement Cost

Unit Owners Coverage Information (Coverage Per Governing Documents):

"AI" or All-In means including betterments and improvements

"SE" or Single Entity means including Unit Interiors, but excluding betterments and improvements

"BW" or Bare-Walls means excluding unit interiors beyond unfinished surfaces

"PUD" or Planned Unit Development typically means common area coverage only

Schedule of Locations:

1287-1299 Blue Jean Way
 1321-1327 Claim Jumper Ln
 1278-1298 Folls Gold Way
 1287-1311 Haglar Way
 1304-1313 Mother Load Way
 1838-1842 Placer Mine Ln
 1840-1841 Spring St
 Chula Vista, CA 91913