CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 05/13/2026

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

Nextier Insurance Services, Inc.
120 Vantis Drive, Suite 300
Aliso Viejo, CA 92656

CONTACT NAME:
PHONE (A/C, No, Ext): 949-669-8367 FAX (A/C, No):
E-MAIL ADDRESS: support@nxtins.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : CA Fair Plan	
INSURER B : Acceptance Casualty Insurance Co.	
INSURER C : Richmond National Insurance Co.	
INSURER D : Pensylvania Manufacturers Association	12262
INSURER E : Philadelphia Indemnity Insurance Company	18058
INSURER F : Federal Insurance Company	20281

INSURED

Solaire Homeowners Association
c/o Keystone Pacific
240 Commerce, Ste 200, Irvine, CA 92602

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	
C	X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE / X OCCUR X GL Ded $2,500 GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY / PRO-JECT / LOC OTHER:			RN-7-0519903	05/09/2026	05/09/2027	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG	$1,000,000 $100,000 $5,000 $1,000,000 $2,000,000 $2,000,000
C	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY / SCHEDULED AUTOS X HIRED AUTOS ONLY / X NON-OWNED AUTOS ONLY			RN-7-0519903	05/09/2026	05/09/2027	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	$1,000,000 $ $ $
F	X UMBRELLA LIAB / OCCUR EXCESS LIAB / CLAIMS-MADE DED / X RETENTION $ 0			G7522512A	11/15/2025	11/15/2026	EACH OCCURRENCE AGGREGATE	$5,000,000 $5,000,000
D	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) Y / N If yes, describe under DESCRIPTION OF OPERATIONS below	N / A		2025011498260Y	11/15/2025	11/15/2026	X PER STATUTE / OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	$1,000,000 $1,000,000 $1,000,000
A	Building Coverage			CHV 0402733509 00	05/09/2026	05/09/2027	DED 10%	$43,971,720
B	WRAP Property Policy			IMP4004717	05/09/2026	05/09/2027	DED $50,000	Included
D	Crime/Fidelity Bond			4125011497908Y/G47437416 003	11/15/2025	11/15/2026	DED $5,000	$1,100,000

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

E. D&O Policy #PCAP041319-0323 Effective 11/15/2025-11/15/2026 Ded $5,000 Limit $1,000,000.
Condo Association located in San Marcos, CA. 140 Units. Management Company listed as Additional insured with respects to the GL, Fidelity and D&O coverage. See overflow for summary of coverage details. Unitowners need to purchase HO6 insurance for the interiors of their units and coverage for items not provided by the HOA's insurance policy. Severability of Interest. Building Ordinance Included (see policy for details). Sewer Drain Backup Coverage $50,000 Limit.

CERTIFICATE HOLDER

Keystone Pacific
240 Commerce, Suite 200
Irvine, CA 92602

CANCELLATION

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

TEN

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AGENCY CUSTOMER ID: 00002957

LOC #:

ADDITIONAL REMARKS SCHEDULE

AGENCY		NAMED INSURED
Nextier Insurance Services, Inc.		Solaire Homeowners Association c/o Keystone Pacific 240 Commerce Ste 200 Irvine, CA 92602
POLICY NUMBER		
Misc.		
CARRIER	NAIC CODE	EFFECTIVE DATE:
CA Fair Plan / Acceptance Casualty Insurance		

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 included with the Acceptance Casualty WRAP Policy Coverage A Included, Coverage B&C $250,000 Limit and a $50,000 Deductible.
2) Separation of Insureds (Severability of Interests) with a Condominium Form Endorsement.
3) Property Management is included as an insured on; General Liability (CGL), Directors & Officers (D&O) and Employee Dishonesty/Fidelity (Crime)

4) Property Coverage is provided on a Basic Form with Extended Perils on an Replacement Cost Value Basis: California FAIR Plan Policy CHV 0402733509 00 for the following perils:
Fire, Lightning, Explosion, Windstorm/Hail, Smoke, Aircraft or Vehicle, Riot or Civil Commotion, Vandalism, Sinkhole Collapse and Volcanic Action. Sprinkler Leakage is NOT covered at this time under the CA Fair Plan Policy.

5) Property Coverage is provided on a Difference In Conditions Special Form: Acceptance Casualty Insurance Policy IMP4004717 for the following items with a $50,000 AOP Deductible and $50,000 Water Damage Deductible: Backup of Sewers and Drains $50,000 Limit with a $50,000 Deductible, Sprinkler Leakage Covered for $3,759,200 Limit $50,000 Deductible, Business Income and Rental Value including Extra Expense, Ice Damming $100,000 occurrence limit, Ordinance & Law Coverage A included, B&C Limit Combined $250,000 with a $50,000 Deductible.
Inflation Guard is NOT Available to the Association due to Severe Fire Hazard Zone Proximity. Values are reviewed annually for compliance.

6) Fidelity/Crime coverage is inclusive of Computer Fraud and Funds Transfer Fraud in compliance with §5806, and includes coverage for Management.
7) 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.

Unitowners need to purchase HO6 insurance for the interiors of their units and coverage for items not provided by the HOA's insurance policy.

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