

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 1/16/2023

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).

| COVERACES  | CERTIFICATE NUMBER: 1470001070 | DEVICION NU                                | MDED.                          |
|--|--------------------------------|--|--------------------------------|
|  |                                | INSURER F:                                 |                                |
| Village Of Diamond Bay Homeown<br>c/o FirstService Residential<br>1330 Enclave Pkwy, Suite 425<br>Houston TX 77077 | wners Association, Inc.        | INSURER E:                                 |                                |
|  |                                | INSURER D: AIX Specialty Insurance Compan  | 12833                          |
|  |                                | INSURER C: Nova Casualty Insurance Co.     | 42552                          |
| NSURED   | DIAMBAY-0                      | INSURER B: PMA Insurance Group             | 12262                          |
|  |                                | INSURER A: Philadelphia Indemnity Ins. Co  | 18058                          |
| •  |                                | INSURER(S) AFFORDING COVERAGE              | NAIC#                          |
| Aliso Viejo CA 92656   |                                | E-MAIL<br>ADDRESS: proof@hoa-insurance.com |                                |
| LaBarre/Oksnee Insurance<br>30 Enterprise, Suite 180   |                                | PHONE<br>(A/C, No, Ext): 800-698-0711      | FAX<br>(A/C, No): 949-588-1275 |
| PRODUCER   |                                | CONTACT<br>NAME:                           |                                |

COVERAGES CERTIFICATE NUMBER: 1476681876 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.

|             |  |                       | LIMITS SHOWN WAT HAVE BEEN F                            |                                  |                                  |   |   |
|-------------|--|-----------------------|---|----------------------------------|----------------------------------|---|---|
| INSR<br>LTR |  | ADDL SUBR<br>INSD WVD | POLICY NUMBER   | POLICY EFF<br>(MM/DD/YYYY)       | POLICY EXP<br>(MM/DD/YYYY)       | LIMIT   | s                                       |
| Α           | X COMMERCIAL GENERAL LIABILITY                           | Υ                     | PHPK2505124   | 1/1/2023                         | 1/1/2024                         | EACH OCCURRENCE   | \$ 1,000,000                            |
|             | CLAIMS-MADE X OCCUR                                      |                       |   |                                  |                                  | DAMAGE TO RENTED<br>PREMISES (Ea occurrence)                    | \$ 100,000                              |
|             |  |                       |   |                                  |                                  | MED EXP (Any one person)  | \$ 5,000                                |
| 1           |  |                       |   |                                  |                                  | PERSONAL & ADV INJURY   | \$1,000,000                             |
|             | GEN'L AGGREGATE LIMIT APPLIES PER:                       |                       |   |                                  |                                  | GENERAL AGGREGATE   | \$ 2,000,000                            |
|             | X POLICY PRO-<br>JECT LOC                                |                       |   |                                  |                                  | PRODUCTS - COMP/OP AGG  | \$ 2,000,000                            |
|             | OTHER:   |                       |   |                                  |                                  |   | \$                                      |
| Α           | AUTOMOBILE LIABILITY                                     |                       | PHPK2505124   | 1/1/2023                         | 1/1/2024                         | COMBINED SINGLE LIMIT (Ea accident)                             | \$1,000,000                             |
|             | ANY AUTO   |                       |   |                                  |                                  | BODILY INJURY (Per person)                                      | \$                                      |
|             | OWNED SCHEDULED AUTOS ONLY                               |                       |   |                                  |                                  | BODILY INJURY (Per accident)                                    | \$                                      |
|             | X HIRED X NON-OWNED AUTOS ONLY                           |                       |   |                                  |                                  | PROPERTY DAMAGE<br>(Per accident)                               | \$                                      |
|             |  |                       |   |                                  |                                  |   | \$                                      |
| Α           | X UMBRELLA LIAB X OCCUR                                  |                       | PHUB846977  | 1/1/2023                         | 1/1/2024                         | EACH OCCURRENCE   | \$2,000,000                             |
|             | EXCESS LIAB CLAIMS-MADE                                  |                       |   |                                  |                                  | AGGREGATE   | \$ 2,000,000                            |
|             | DED X RETENTION \$ 10,000                                |                       |   |                                  |                                  |   | \$                                      |
| В           | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY            |                       | 2023010716480Y  | 1/1/2023                         | 1/1/2024                         | X PER OTH-<br>STATUTE ER  |   |
|             | ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? | N/A                   |   |                                  |                                  | E.L. EACH ACCIDENT  | \$ 500,000                              |
|             | (Mandatory in NH)  |                       |   |                                  |                                  | E.L. DISEASE - EA EMPLOYEE                                      | \$ 500,000                              |
|             | If yes, describe under DESCRIPTION OF OPERATIONS below   |                       |   |                                  |                                  | E.L. DISEASE - POLICY LIMIT                                     | \$ 500,000                              |
| A<br>C<br>D | Property<br>Crime/Fidelity Bond<br>Directors & Officers  | Y                     | PHPK2505124<br>WIB-CI-10000555-06<br>WBZ-GL-20000210-03 | 1/1/2023<br>1/1/2023<br>1/1/2023 | 1/1/2024<br>1/1/2024<br>1/1/2024 | \$5,000 Deductible*<br>\$1,000 Deductible<br>\$5,000 Deductible | \$1,930,500<br>\$300,000<br>\$1,000,000 |

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) HOA consists of 1,678 units. Located in Pearland, TX 77584.

Management Company is Additionally Insured on the General Liability, D&O Liability, and Fidelity Bond.

See 2nd page of certificate of insurance for further coverage information.

See Attached...

| CERTIFICATE HOLDER                               | CANCELLATION   |
|--|--|
| FirstService Residential                         | SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. |
| 1330 Enclave Pkwy, Suite 425<br>Houston TX 77077 | AUTHORIZED REPRESENTATIVE  |

| AGENCY | <b>CUSTOMER ID:</b> | DIAMBAY-02 |
|--------|---------------------|------------|
|--------|---------------------|------------|

LOC #: \_\_\_\_



## **ADDITIONAL REMARKS SCHEDULE**

| _    |   | _  |   |
|------|---|----|---|
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| AGENCY LaBarre/Oksnee Insurance |           | NAMED INSURED Village Of Diamond Bay Homeowners Association, Inc. c/o FirstService Residential 1330 Enclave Pkwy, Suite 425 |  |
|---------------------------------|-----------|---|--|
| POLICY NUMBER                   |           |   |  |
|                                 |           | Houston TX 77077  |  |
|                                 | _         |   |  |
| CARRIER                         | NAIC CODE |   |  |
|                                 |           | EFFECTIVE DATE:   |  |

## ADDITIONAL REMARKS

| THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,     |  |  |
|---|--|--|
| FORM NUMBER:25 FORM TITLE: CERTIFICATE OF LIABILITY INSURANCE |  |  |
|   |  |  |
|   |  |  |
| Coverage is for COMMON AREAS ONLY                             |  |  |
| Coverage Includes:  |  |  |

Special Form with 100% Replacement Cost Property Limit of \$50,000 for Trees/Shrubs Wind/Hail (excludes Trees/Shrubs)
\*3% Deductible for Wind/Hail, subject to \$10,000 minimum Building Ordinance or Law Equipment Breakdown Severability of Interest / Separation of Insureds Computer Fraud & Funds Transfer Fraud No Co-Insurance
D&O is a Claims-Made Policy

Cyber Liability Coverage: Carrier: AmTrust North America Policy Number: TBA Policy Term: 1/1/2023 - 1/1/2024 Limit: \$250,000 Deductible: \$1,000