

ACORD CERTIFICATE OF LIABILITY INSURANCE		DATE (MM/DD/YY) 04/27/2010
PRODUCER Berg Insurance Agency, Inc 23651 Birtcher Dr Lake Forest, CA 92630 (949) 830-4590		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.
INSURED NORMANDY BY THE SEA HOMEOWNERS ASSOCIATION C/O PILOT PROPERTY MANAGEMENT 2146 ENCINITAS BOULEVARD #102 ENCINITAS, CA 92024		INSURERS AFFORDING COVERAGE (A) FARMERS INS. EXCHANGE (B) TRUCK INSURANCE EXCHANGE (C) FARMERS INS. EXCHANGE (D) LLOYD'S OF LONDON

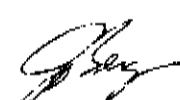
COVERAGES

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.

INS LTR	TYPE OF INSURANCE	POLICY NUMBER	EFFECTIVE DATE	EXPIRATION DATE	LIMITS	
A	GENERAL LIABILITY	603948498	05/03/2009	05/03/2011	EACH OCCURRENCE	\$2,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY				FIRE DAMAGE (Any one fire)	\$75,000
	<input type="checkbox"/> CLAIMS <input checked="" type="checkbox"/> OCCUR				MED EXP (Any one person)	\$5,000
	GEN'L AGGREGATE LIMIT APPLIES PER				PERSONAL & ADV INJURY	\$2,000,000
	<input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJ <input type="checkbox"/> LOC				GENERAL AGGREGATE	\$4,000,000
A	AUTOMOBILE LIABILITY	603948498	05/03/2009	05/03/2011	COMBINED SINGLE LIMIT (Ea accident)	\$2,000,000
	ANY AUTO				BODILY INJURY (Per person)	
	ALL OWNED AUTOS				BODILY INJURY (Per accident)	
	SCHEDULED AUTOS				PROPERTY DAMAGE (Per accident)	
	<input checked="" type="checkbox"/> HIRED AUTOS				AUTO ONLY - EA ACCIDENT	
	<input checked="" type="checkbox"/> NON-OWNED AUTOS				OTHER THAN AUTO ONLY	EA ACC
	GARAGE LIABILITY				AGG	
	ANY AUTO				EACH OCCURRENCE	\$2,000,000
B	UMBRELLA	094351427	05/03/2009	05/03/2011	AGGREGATE	\$2,000,000
	<input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS					
	DEDUCTIBLE					
	RETENTION					
C	WORKERS COMPENSATION & EMPLOYER'S LIABILITY	A09297341	05/03/2009	05/03/2011	<input checked="" type="checkbox"/> WC LIMITS <input type="checkbox"/> OTHER	
					EL EACH ACCIDENT	\$1,000,000
					FL DISEASE - EACH EMPLOYEE	\$1,000,000
					EL DISEASE - POLICY LIMIT	\$1,000,000
A	OTHER	603948498	05/03/2009	05/03/2011	\$9,763,000	\$10,000 Ded
A	Building	603948498	05/03/2009	05/03/2011	\$1,000,000	\$1,000 Ded
D	Directors/Officers	047500088861	08/30/2009	08/30/2010	\$9,700,000	10% Ded
A	Earthquake	603948498	05/03/2009	05/03/2011	\$400,000	\$100 Ded
A	Fidelity					

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

Policy Includes 125% Extended Replacement Cost Endorsement; Special Form; E3418 2nd Edition is Included on

CERTIFICATE HOLDER	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 

ACORD 25 (7/97)