Client#: 1649695 CENTU2113

ACORD™ CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 5/23/2025

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 any rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME: Alicia Montore	
USI Insurance Services, LLC Lic # OG11911 10940 White Rock Rd 2nd Fl Rancho Cordova, CA 95670	PHONE (A/C, No, Ext): 916 589-8000	FAX (A/C, No):
	E-MAIL ADDRESS: alicia.montore@usi.com	
	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A : Federal Insurance Company	20281
INSURED Select Real Estate of Nevada, Inc. 437 Century Park Drive Yuba City, CA 95991	INSURER B : Hanover Atlantic Insurance Company, Ltd	NONAIC
	INSURER C :	
	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.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY			36063699PLE	05/01/2025	05/01/2026	EACH OCCURRENCE	$1,000,000
	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$1,000,000
							MED EXP (Any one person)	$10,000
							PERSONAL & ADV INJURY	$1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$2,000,000
	POLICY PRO-JECT LOC						PRODUCTS - COMP/OP AGG	$2,000,000
	OTHER:							$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$
	ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	HIRED AUTOS ONLY / NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	$
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	$
	DED RETENTION $							$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N						PER STATUTE / OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? N / A (Mandatory in NH)						E.L. EACH ACCIDENT	$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$
B	Cyber Liability			L3FJ44508902	05/01/2025	05/01/2026	$1,000,000 Claim/Aggreg $10,000 Retention	

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

The General Liability policy includes an automatic Additional Insured endorsement that provides Additional Insured status to the Certificate Holder only when there is a written contract that requires such status.

Certificate holder name reads: Coldwell Banker Real Estate LLC, Anywhere Real Estate, Inc., and their (See Attached Descriptions)

CERTIFICATE HOLDER

Coldwell Banker Real Estate LLC
Anywhere Real Estate, Inc.
c/o InsureTrack
PO Box 60840
Las Vegas, NV 89160

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

DESCRIPTIONS (Continued from Page 1)

subsidiaries, successors, and assigns.
Additional Named Insureds reads as follows: Crested Butte Realty Futures, LLC; Vail Realty Futures, LLC; Summit Realty Futures, LLC, Coldwell Mountain Properties, Coldwell Banker Mountain Properties, Inc., Coldwell Banker Select Real Estate, Inc., and Jacuzzi Enterprises, Inc.
Additional Insured reads: Coldwell Banker Real Estate LLC, Anywhere Real Estate, Inc., and their subsidiaries, successors and assigns.
Address for Additional Insured: 175 Park Avenue, Madison, New Jersey 07940
Schedule of Locations:
123 W. Second St., Carson City, NV 89703
430 3rd Street Davis, CA 95616
175 Hwy 50 E Dayton NV 89403
330 E. Main St., Fernley NV 89408
931 Tahoe Blvd., Incline Village NV 89451
899 Tahoe Blvd., Ste 200, Incline Village, NV 89451
8437 North Lake Boulevard, Kings Beach, CA 96143
1674 Hwy 395 N, Minden NV 89423
1170 South Rock Blvd., Ste B, Reno NV 89502
3141 US Hwy 50 Ste. A, South Lake Tahoe, CA 96150
4000 Lake Tahoe Blvd #28, South Lake Tahoe, CA 96150
430 3rd Street, Woodland, CA 95695
188 Hwy 50 / PO BOX 10. Zephyr Cove, NV 89448
187 Sonoma St., Suite B, Carson City, NV 89701
501/502 2nd Street, Davis, CA 95616
505 2nd Street, Davis, CA 95616
2196 Lake Tahoe Blvd., South Lake Tahoe, CA 96150
78491 US Hwy 40, Winter Park, CO 80482
137 South Main St., Breckenridge, CO 80424
400 Main Street, Frisco CO 80443
215 Elk Ave., Crested Butte, CO 81224
1160 Alpine Lane, Suite 1 F, Jackson, WY 83001
2111 N. Frontage Road #C1, Vail, CO 81657
3168 Collins Dr. #B, Merced, CA 95348
18180 Wedge Parkway Ste. 1, Reno, NV 89511
189 N Main St., Suite 100, Driggs, ID 83422
221 W. Main Street, Woodland, CA 95695
514 E. Hyman Avenue, Aspen, CO 81611
290 Highway 133, Carbondale, CO 81623
1614 Grand Avenue, Glenwood Springs, CO, 81601
306 Redstone Blvd, Redstone, Co, 81623
727 East Valley Road, Basalt, CO 81621
25 Lower Woodridge, Ste. G, Snowmass Village, CO, 81615
625 E. Main St. Aspen, CO 81611
33313 1st Way South, Federal Way, WA 98003
11300 Pinehurst Way NE, Seattle, WA 98125
122 SW 156th St, Seattle, WA 98166
1031 SE Everett Mall Way, Ste. 100, Everett, WA 98208
3380 146th Place SE #300, Bellevue, WA 98007
2120 Churn Creek Rd, Redding, CA 96002
2155 Larkspur Lane, Redding, CA 96002
741 Main Street, Red Bluff, CA 96080
1802 Foundation Lane #125, 200 & 225, Chico, CA 95928

Who Is An Insured
(continued)

Volunteers	Persons who are volunteer workers for you are **insureds**; but they are **insureds** only for acts within the scope of their activities for you and at your direction.
Real Estate Managers	Persons (other than your **employees**) or organizations acting as your real estate managers are **insureds**; but they are **insureds** only with respect to their duties as your real estate managers.
Permissive Users Of Mobile Equipment	With respect to **mobile equipment** registered in your name under a motor vehicle registration law: A. persons driving such equipment on a public road with your permission are **insureds**; and B. persons or organizations responsible for the conduct of such persons described in subparagraph A. above are **insureds**; but they are **insureds** only with respect to the operation of the equipment and only if no other insurance of any kind is available to them. However, no person or organization is an **insured** with respect to: • **bodily injury** to any co-**employee** of the person driving the equipment; or • **property damage** to any property owned or occupied by or loaned or rented to you, or in your charge or the charge of the employer of any person who is an **insured** under this provision.
Vendors	Persons or organizations who are vendors of **your products** are **insureds**; but they are **insureds** only with respect to their liability for damages for **bodily injury** or **property damage** resulting from the distribution or sale of **your products** in the regular course of their business and only if this insurance applies to the **products-completed operations hazard**. However, no such person or organization is an **insured** with respect to any: • assumption of liability by them in a contract or agreement. This limitation does not apply to the liability for damages for **bodily injury** or **property damage** that such vendor would have in the absence of such contract or agreement; • representation or warranty unauthorized by you; • physical or chemical change in **your products** made intentionally by the vendor; • repackaging, unless unpacked solely for the purpose of inspection, demonstration or testing, or the substitution of parts under instruction from the manufacturer and then repacked in the original container; • failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business in connection with the distribution or sale of **your products**; • demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of **your products**; or • of **your products** which, after distribution or sale by you, have been labeled or relabeled or used as a container, ingredient or part of any other thing or substance by or for the vendor.

Vendors (continued)

Further, no person or organization from whom you have acquired **your products**, or any container, ingredient or part entering into, accompanying or containing **your products**, is an **insured** under this provision.

Lessors Of Equipment

Persons or organizations from whom you lease equipment are **insureds**; but they are **insureds** only with respect to the maintenance or use by you of such equipment and only if you are contractually obligated to provide them with such insurance as is afforded by this contract.

However, no such person or organization is an **insured** with respect to any:

- damages arising out of their sole negligence; or
- **occurrence** that occurs, or offense that is committed, after the equipment lease ends.

Lessors Of Premises

Persons or organizations from whom you lease premises are **insureds**; but they are **insureds** only with respect to the ownership, maintenance or use of that particular part of such premises leased to you and only if you are contractually obligated to provide them with such insurance as is afforded by this contract.

However, no such person or organization is an **insured** with respect to any:

- damages arising out of their sole negligence;
- **occurrence** that occurs, or offense that is committed, after you cease to be a tenant in the premises; or
- structural alteration, new construction or demolition operations performed by or on behalf of them.

Subsidiary Or Newly Acquired Or Formed Organizations

If there is no other insurance available, the following organizations will qualify as named **insureds**:

- a subsidiary organization of the first named **insured** shown in the Declarations of which, at the beginning of the policy period and at the time of loss, such first named **insured** controls, either directly or indirectly, more than fifty (50) percent of the interests entitled to vote generally in the election of the governing body of such organization; or
- a subsidiary organization of the first named **insured** shown in the Declarations that such first named **insured** acquires or forms during the policy period, if at the time of loss such first named **insured** controls, either directly or indirectly, more than fifty (50) percent of the interests entitled to vote generally in the election of the governing body of such organization.

Limitations On Who Is An Insured

A. Except to the extent provided under the Subsidiary Or Newly Acquired Or Formed Organizations provision above, no person or organization is an **insured** with respect to the conduct of any person or organization that is not shown as a named **insured** in the Declarations.

B. No person or organization is an **insured** with respect to the:

1. ownership, maintenance or use of any assets; or
2. conduct of any person or organization whose assets, business or organization;

Who Is An Insured

Limitations On Who Is An Insured (continued)

you acquire, either directly or indirectly, for any:

- **bodily injury** or **property damage** that occurred; or
- **advertising injury** or **personal injury** arising out of an offense first committed;

in whole or in part, before you, directly or indirectly, aquired such assets, business or organization.

Limits Of Insurance

The Limits Of Insurance shown in the Declarations and the rules below fix the most we will pay, regardless of the number of:

- **insureds**;
- claims made or **suits** brought; or
- persons or organizations making claims or bringing **suits**.

The Limits Of Insurance apply separately to each consecutive annual period and to any remaining period of less than twelve (12) months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than twelve (12) months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits Of Insurance.

General Aggregate Limit

Subject to the Each Occurrence Limit, the General Aggregate Limit is the most we will pay for the sum of:

- damages for **bodily injury** and **property damage**, except damages included in the **products-completed operations hazard**; and
- **medical expenses**.

Products-Completed Operations Aggregate Limit

Subject to the Each Occurrence Limit, the Products-Completed Operations Aggregate Limit is the most we will pay for the sum of damages for **bodily injury** and **property damage** included in the **products-completed operations hazard**.

Advertising Injury And Personal Injury Aggregate Limit

The Advertising Injury And Personal Injury Aggregate Limit is the most we will pay for the sum of damages for **advertising injury** and **personal injury**.

Each Occurrence Limit

The Each Occurrence Limit is the most we will pay for the sum of:

- damages for **bodily injury** and **property damage**; and
- **medical expenses**;

arising out of any one **occurrence**.

Any amount paid for damages or **medical expenses** will reduce the amount of the applicable aggregate limit available for any other payment.