Client#: 1649695 CENTU2113

$ACORD_{\scriptscriptstyle{\mathbb{M}}}$

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
5/01/2023

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

and commodite account control any rights to the continuate network in hear	or cach chaches monitor.					
PRODUCER	CONTACT Alicia Montore					
USI Insurance Services, LLC	PHONE (A/C, No, Ext): 916 589-8000 FAX (A/C, No	•				
Lic # OG11911	E-MAIL ADDRESS: alicia.montore@usi.com					
10940 White Rock Rd 2nd Fl	INSURER(S) AFFORDING COVERAGE	NAIC #				
Rancho Cordova, CA 95670	INSURER A: Federal Insurance Company	20281				
INSURED	INSURER B : Continental Insurance Company	35289				
Century 21 Select Real Estate, Inc.	INSURER C: Trumbull Insurance Company	27120				
437 Century Park Drive, Suite B	INSURER D:					
Yuba City, CA 95991	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)	LIMIT	S
Α	X	COMMERCIAL GENERAL LIABILITY			36063699PLE	05/01/2023	05/01/2024	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	I'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$2,000,000
		POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$2,000,000
		OTHER:							\$
С	AUT	OMOBILE LIABILITY			57UENFN2805	05/01/2023	05/01/2024	COMBINED SINGLE LIMIT (Ea accident)	\$1,000,000
	X	ANY AUTO						BODILY INJURY (Per person)	\$
		OWNED SCHEDULED AUTOS ONLY						BODILY INJURY (Per accident)	\$
	X	HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
	X	Drive Oth Car							\$
В		UMBRELLA LIAB OCCUR			CUE7039434344	05/01/2023	05/01/2024	EACH OCCURRENCE	\$5,000,000
	X	EXCESS LIAB X CLAIMS-MADE						AGGREGATE	\$5,000,000
		DED X RETENTION \$0							\$
Α		RKERS COMPENSATION EMPLOYERS' LIABILITY			71832672	01/01/2023	01/01/2024	X PER OTH-	
	ANY	PROPRIETOR/PARTNER/EXECUTIVE VICER/MEMBER EXCLUDED?	N/A					E.L. EACH ACCIDENT	\$1,000,000
	(Mai	ndatory in NH)	147.4					E.L. DISEASE - EA EMPLOYEE	\$1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$1,000,000
Α					82513935	05/01/2023	05/01/2024	\$500,000; \$50,000 D	ed

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

Evidence of Insurance. Workers' Compensation Insurance covers all Real Estate Agents in the State of
California that are 1099.

Evidence of Insurance Certificate holder and the following; C21 Cornerstone Realty, Century 21 Select Real Estate, Inc. dba: Coldwell Banker Select Real Estate, Inc., Cornerstone Select Real Estate, Inc., Century (See Attached Descriptions)

CERTIFICATE HOLDER	CANCELLATION
Century 21 Select Real Estate, Inc. 437 Century Park Drive, Suite B	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
Yuba City, CA 95991	AUTHORIZED REPRESENTATIVE
	A CONTRACTOR OF THE CONTRACTOR

CANCELL ATION

CEPTIFICATE HOLDER

DESCRIPTIONS (Continued from Page 1)
21 Select Central Valley, Inc. DBA Century 21 Select Real Estate, Daniel C Jacuzzi Daniel C. and Nan E. Jacuzzi, Jacuzzi Enterprises, Inc. Jacuzzi Lydon, LTD, Select Property Management, Inc., Select Real Estate of Nevada, Inc., and Select Referral Associates, Inc.

Client#: 1649695 CENTU2113

ACORD...

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
5/23/2023

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

tilis certificate does in	of conner any rights to the certificate holder in	neu or such endorsement(s).					
PRODUCER		CONTACT Alicia Montore					
USI Insurance Service	es, LLC	PHONE (A/C, No, Ext): 916 589-8000					
Lic # OG11911	2nd El	E-MAIL ADDRESS: alicia.montore@usi.com	(A/C, No):				
10940 White Rock Rd 2nd Fl Rancho Cordova, CA 95670		INSURER(S) AFFORDING	NAIC#				
		INSURER A: Federal Insurance Company	20281				
INSURED Company 24	Colort Control Valley Inc	INSURER B:					
•	Select Central Valley, Inc. y Park Drive, Suite B	INSURER C:					
•	·	INSURER D:					
Yuba City,	CA 95991	INSURER E:					
		INSURER F:					
COVEDAGES	CEDTIEICATE NI IMPED:	DEVISIO	NI NIIMBED:				

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		SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	S
Α	Χ	COMMERCIAL GENERAL LIABILITY	Χ		36063699PLE	05/01/2023	05/01/2024	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	I'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$2,000,000
		POLICY POLICY LOC						PRODUCTS - COMP/OP AGG	\$2,000,000
		OTHER:							\$
	AUT	OMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$
		ANY AUTO						BODILY INJURY (Per person)	\$
		OWNED SCHEDULED AUTOS AUTOS						BODILY INJURY (Per accident)	\$
		HIRED NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
									\$
		UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$
		EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$
		DED RETENTION \$							\$
		RKERS COMPENSATION EMPLOYERS' LIABILITY						PER OTH- STATUTE ER	
	ANY	PROPRIETOR/PARTNER/EXECUTIVE CER/MEMBER EXCLUDED?	N/A					E.L. EACH ACCIDENT	\$
	(Mai	ndatory in NH)	14,7					E.L. DISEASE - EA EMPLOYEE	\$
		s, describe under CRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$

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 Continues: Anywhere Real Estate, Inc., and their subsidiaries, successors and (See Attached Descriptions)

CERTIFICATE HOLDER	CANCELLATION
Century 21 Real Estate LLC P.O. Box 21919 Long Beach, CA 90801	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
	1. Commission
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DESCRIPTIONS (Continued from Page 1)

assigns

C/O Insurance Tracking Services, Inc. (ITS)

Additional Insured reads: Century 21 Real Estate LLC, Anywhere Real Estate, Inc., and their Subsidiaries,

Successors and Assigns

Address for Additional Insured: 175 Park Avenue, Madison, New Jersey 07940.

RE: Schedule of Locations:

1101 El Monte, Chico, CA 95928

6735 Herndon PL, Suite B, Stockton, CA 95219

2995 R Street, Merced, CA 95348

436 East Main St, Turlock, CA 95380

250 Cherry Lane, Suite 108, Manteca, CA 95337

605 Standiford Ave., Suite D, Modesto, CA 95350

1155 E. Pacheco Blvd, Los Banos, CA 93635

2000 North Schnoor, Ste. 101, Madera, CA 93637

1414 East F Street, #B-201, Oakdale, CA 95361

1510 West Kettleman, Lodi, CA 95242

11 Plaza Street, Ste. A, Patterson, CA 95363

619 Woodworth Ave., Clovis, CA 93612

2 West 11th St, Tracy, CA 95376

1351 Geer Road, Ste. 102 & 103, Turlock, CA 95380

3168 Collins Dr. #8, Merced, CA 95348

40044 Highway 49, Suite E1, Oakhurst, CA 93644

685 W. Alluvial Suite 103, Fresno, CA 93711

701 West Olive Ave., Merced, CA 95348

29580 Yosemite Springs Parkway, #B, Coarsegold, CA 93614

1643 N. Schnoor #105, Madera, CA 93637

General Liability

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—completedoperations 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.

Who Is An Insured

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.

SubsidiaryOr 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.

LimitationsOn 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;

Client#: 1649695 CENTU2113

$ACORD_{\scriptscriptstyle{\mathbb{M}}}$

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
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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).

this certificate does not come any rights to the certificate holder in hed of such endorsement(s).							
PRODUCER		CONTACT Alicia Montore					
USI Insurance Services, LLO		PHONE (A/C, No, Ext): 916 589-8000 FAX (A/C, No):					
Lic # OG11911		E-MAIL ADDRESS: alicia.montore@usi.com					
10940 White Rock Rd 2nd F		INSURER(S) AFFORDING	NAIC#				
Rancho Cordova, CA 95670		INSURER A: Federal Insurance Company	20281				
INSURED		INSURER B:					
Century 21 Select	•	INSURER C:					
437 Century Park	•	INSURER D:					
Yuba City, CA 95	991	INSURER E:					
		INSURER F:					
COVERAGES	CEDTIFICATE NUMBED.	DEVISIO	NI NIIMBED.				

COVERAGES	CERTIFICATE NUMBER:	REVISION NUMBER:

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INSR LTR		TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	S
Α	Χ	COMMERCIAL GENERAL LIABILITY	Χ		36063699PLE			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	I'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$2,000,000
		POLICY PRO- LOC						PRODUCTS - COMP/OP AGG	\$2,000,000
		OTHER:							\$
	AUT	OMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$
		ANY AUTO						BODILY INJURY (Per person)	\$
		OWNED SCHEDULED AUTOS						BODILY INJURY (Per accident)	\$
		HIRED NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
									\$
		UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$
		EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$
		DED RETENTION \$							\$
		RKERS COMPENSATION EMPLOYERS' LIABILITY						PER OTH- STATUTE ER	
	ANY	PROPRIETOR/PARTNER/EXECUTIVE CER/MEMBER EXCLUDED?	N/A					E.L. EACH ACCIDENT	\$
	(Mai	ndatory in NH)	N/A					E.L. DISEASE - EA EMPLOYEE	\$
		s, describe under CRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$
		 							·

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 Continues: Anywhere Real Estate, Inc., and their subsidiaries, successors and (See Attached Descriptions)

CERTIFICATE HOLDER	CANCELLATION
Century 21 Real Estate LLC P.O. Box 21919 Long Beach, CA 90801	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
1	
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DESCRIPTIONS (Continued from Page 1)

assigns

C/O Insurance Tracking Services, Inc. (ITS).

Additional Insured reads: Century 21 Real Estate LLC, Anywhere Real Estate, Inc., and their Subsidiaries,

Successors

Address for Additional Insured: 175 Park Avenue, Madison, New Jersey 07940.

Schedule of Locations:

409 Century Park Dr., Yuba City, CA 95991

1699 E Roseville Pky, Roseville, CA 95661

7919 Pebble Beach Dr., Citrus Heights, CA 95610

9212 Marysville Blvd., Oregon House, CA 95962

1495 Hwy 99, Gridley, CA 95948

226 Washington St., Auburn, CA 95603

4064 Flying C Rd., Cameron Park, CA 95682

49 Placerville Dr., Placerville, CA 95667

5350 Skyway, Paradise, CA 95969

437 Century Park, Suite B, Yuba City, CA 95991

5366 Marysville Rd., Browns Valley, CA 95918

2505 E Bidwell, Folsom, CA 95630

415 Century Park, A,B,C,D, Yuba City, CA 95991

6584 Ridgeway Dr., Pollock Pines, CA 95726

100 Airport Road, Yuba City, CA 95991

115 Boulder, Ste. A,B,C,D, Nevada City, CA 95959

801 Sterling Parkway, Lincoln, CA 95648

2450 Washington Blvd #190, San Leandro, CA 94577

14478 Skyway, Magalia, CA 95954

1515 K Street Sacramento, CA 95814

1721 East Main Street, Grass Valley, CA 95945

133 Brunswick Rd., Grass Valley, CA 95945

425 Colusa Ave., Yuba City, CA 95991

16850 Willow Glen Rd. Ste 4, Brownsville, CA 95919

401 Colusa Way, Yuba City, CA 95991

411 Colusa Ave., Yuba City, CA 95991

540 acres Land, Douglas County, NV 89501

816 Plumas Street, Yuba City, CA 95991

221 W. Main Street, Woodland, CA 95695

3000 Plumas Arboga Rd., Plumas Lake, CA 95961

5428 Skyway, Paradise, CA 95969

2490 Eastshore Place. #406, Reno. NV 89509

1740 E. Main Street, Suite 102, Grass Valley, CA 95945

7811 Laguna Blvd #120, Elk Grove, CA 95758

973 Pleasant Grove, Ste. 150, Roseville, CA 95678

9381 East Stockton Blvd., Suites # 200 & 202, Elk Grove, CA 95624

1555 River Park Dr. Suite 109, Sacramento, CA 95815

724 5th Street, Orland, CA 95963 913 Court Street, Woodland, CA 95695

2061 Montgomery Street, Oroville, CA 95965

General Liability

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—completedoperations 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.

Who Is An Insured

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.

SubsidiaryOr 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.

LimitationsOn 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;