



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

7/15/2026

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 SPEED INSURANCE AGENCY 1000 Town Center Dr #570 Oxnard, CA 93036 0703573	CONTACT NAME:		
	PHONE (A/C, No, Ext):	(805)278-2511	FAX (A/C, No):
INSURED 72 Hour LLC dba:National Truck Sales & Service c/o Watsonville Auto Group 490 Auto Center Dr Watsonville, CA 95076	E-MAIL ADDRESS:	suzanne@speedagency.net	
	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A:	American Auto Ins Co	21849
	INSURER B:	Interstate Fire & Casualty	22829
	INSURER C:	State Compensation Insurance Fund	35076
	INSURER D:	Houston Casualty	42374
	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.

INS LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY			MXA075025-0036	01/09/2026	01/09/2027	EACH OCCURRENCE \$ 1,000,000
	☐ CLAIMS-MADE ☒ OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000
	☒ Garage Liability						MED EXP. (Anyone person) \$ 2,000
	☒ Ded 2500						PERSONAL & ADV INJURY \$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE \$ 3,000,000
	☒ POLICY ☐ PRO-JECT ☐ LOC						PRODUCTS - COMP/OP AGG \$ 1,000,000
	OTHER:						\$
A	AUTOMOBILE LIABILITY			MXA075025-0036	01/09/2026	01/09/2027	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
	☒ ANYAUTO						BODILY INJURY (Per person) \$
	☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ NON-OWNED AUTOS ONLY						BODILY INJURY (Per accident) \$
	☐ HIRED AUTOS ONLY ☒ Ded 2500						PROPERTY DAMAGE (Per accident) \$
A	☒ UMBRELLA LIAB ☒ OCCUR			CGU071326-0009	01/09/2026	01/09/2027	EACH OCCURRENCE \$ 5,000,000
	☐ EXCESS LIAB ☐ CLAIMS-MADE						AGGREGATE \$ 10,000,000
	☐ DED ☒ RETENTION \$ 10,000						\$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			9392846-2026	01/01/2026	01/01/2027	☒ PER STATUTE ☐ OTH-ER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	☐ Y/N	N/A				E.L. EACH ACCIDENT \$ 1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE \$ 1,000,000
							E.L. DISEASE - POLICY LIMIT \$ 1,000,000
B	Building			MXG07326552 06	01/09/2026	01/09/2027	Special Form \$5,799,222
B	Garagekeepers			MXA07384285 06	01/09/2026	01/09/2027	Direct Primar \$1,100,000
D	Cyber Liability			H25NGP219250-03	10/01/2025	10/01/2026	2,000,000 occ 2,000,000agg

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

The City of Redondo Beach, its officers, elected and appointed officials, employees and volunteers are Additional Insured when required by written contract on a primary non-contributory basis with respect to liability arising out of work performed by the named insured per attached endorsements

CERTIFICATE HOLDER

CANCELLATION

City of Redondo Beach Public Works 531 N Gertruda Ave Redondo Beach, CA 90277	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 

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Additional Insured – Automatic Status When Required By Contract With You – VADCA1021 10 17

Policy Amendment

This Endorsement modifies insurance provided under the Garage Coverage Form.

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement Effective: 1/9/2026

Named Insured: Watsonville Auto Group

A. The following is added to SECTION II - LIABILITY COVERAGE Paragraph A.3.b., Coverage, Who Is An Insured:

The following are also "insureds" for "garage operations" other than covered "autos":

Any person or organization acting on your behalf pursuant to a written contract or agreement between you and such person or organization, but only with respect to liability arising out of your operations or premises owned by or rented to you, and only if you are obligated pursuant to such contract or agreement to provide them with such insurance as is afforded by this policy.

However, with respect to the insurance afforded to these additional "insureds", this insurance does not apply to any:

1. Person or organization who is more specifically described under any other provision of the Who Is An Insured section of this policy (regardless of any limitation applicable thereto);
2. "Bodily injury" or "property damage" arising out of the sole negligence of such person or organization; or
3. Assumption of liability by such person or organization in a contract or agreement. This limitation does not apply to the liability for damages for injury or damage to which this insurance applies that the person or organization would have in the absence of such contract or agreement.

B. With respect to the insurance afforded to these additional "insureds", the following is added to SECTION II - LIABILITY COVERAGE, Paragraph C. Limit Of Insurance:

The most we will pay on behalf of the additional "insured" is the lesser of the amount of insurance:

1. Required by the contract or agreement you have entered into with the additional "insured"; or
2. Available under the applicable Limits of Insurance shown in the Declarations.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

Named Insured Schedule:

Watsonville Auto Group

WCAF, LLC DBA Watsonville Ford

WCDJR, LLC DBA Watsonville CDJR

72 Hour LLC dba: Chevrolet of Watsonville

dba: National Auto Fleet Group

dba: National Truck Sales & Service

dba: Watsonville Buying Center

dba: Watsonville Fleet Group

So Cal Autoland, LLC

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US (WAIVER OF SUBROGATION)

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Named Insured: Watsonville Auto Group

Endorsement Effective Date: 1/9/2026

SCHEDULE

Name(s) Of Person(s) Or Organization(s): Blanket Waiver of Subrogation

Blanket waiver of Subrogation., but only as respects the negligent acts of our insured.

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

The **Transfer Of Rights Of Recovery Against Others To Us** Condition does not apply to the person(s) or organization(s) shown in the Schedule, but only to the extent that subrogation is waived prior to the "accident" or the "loss" under a contract with that person or organization

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PRIMARY AND NON-CONTRIBUTORY LIABILITY INSURANCE

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

GARAGE COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Named Insured: Watsonville Auto Group

Endorsement Effective Date: 1/9/2026

SCHEDULE

Name(s) Of Person(s) Or Organization(s): Blanket primary and non-contributory

but only as respects the negligent acts of our insured.

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

The following is added to Item 5. – **“Other Insurance”** of Item B. – **“General Conditions”** under Section IV – **“Business Auto Conditions”**:

e. Regardless of the provisions of Paragraph 5.a. through d. above, for any liability arising out of the ownership, maintenance, use, rental, lease, loan, hire or borrowing by an “insured” of a covered “auto” for which an “insured” is contractually obligated to provide primary insurance coverage to a client, this Coverage Form will be primary and non-contributory with respect to the Persons or Organizations in the schedule, regardless of the availability or existence of other collectible insurance under any other Coverage Form or policy that applies on a primary basis.



Endorsement Agreement
Waiver of Subrogation
Blanket Basis

Home Office
San Francisco
All Effective Dates are
at 12:01 AM Pacific
Standard Time or the
Time Indicated at
Pacific Standard Time

9392846-2026
New
SC
0-49-56-91
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Effective January 1, 2026 at 12:01 AM
and Expiring January 1, 2027 at 12:01 AM

72 HOUR LLC
490 AUTO CENTER DR
WATSONVILLE, CA 95076-3726

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the schedule.

This agreement applies only to the extent that you perform work under a written contract that requires you to obtain this agreement from us.

The additional premium for this endorsement shall be 2.00% of the total policy premium.

Schedule

<u>Person or Organization</u>	<u>Job Description</u>
Any person or organization for whom the named Insured has agreed by written contract to furnish this waiver	Blanket Waiver of Subrogation

Nothing in this endorsement shall be held to vary, alter, waive or extend any of the terms, conditions, agreements, or limitations of this policy other than as above stated. Nothing elsewhere in this policy shall be held to vary, alter, waive or limit the terms, conditions, agreements or limitations in this endorsement.

Countersigned and Issued at San Francisco

January 5, 2026

Authorized Representative

President and CEO

2572

SF – END