



# CERTIFICATE OF LIABILITY INSURANCE

DATE  
03/03/2022

<b>PRODUCER</b> Christian Charles Insurance Services Inc 3750 E. Anaheim St., Suite 201 Long Beach, CA 90804 (562) 264-1453		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.	
<b>INSURED</b> Commline, Inc. 13700 Cimarron Ave. Gardena, CA 90249		<b>INSURERS AFFORDING COVERAGE</b>	<b>NAIC #</b>
		INSURER A: Berkley Assurance Company	39462
		INSURER B: Trumbull Insurance Company	27120
		INSURER C: Berkley Assurance Company	39462
		INSURER D: Falls Lake Ins Co.	31925
		INSURER E: Certain Underwriters at Lloyd's	
<b>COVERAGES</b>			

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.

INSR LTR		POLICY NUMBER	POLICY EFFECTIVE DATE (MM / DD / YY)	POLICY EXPIRATION DATE (MM / DD / YY)	LIMITS	
A	GENERAL LIABILITY	VUMB0207472	10/01/2021	10/01/2022	EACH OCCURRENCE	\$ 1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY				FIRE DAMAGE( Any one fire )	\$ 100,000
	<input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR				MED EXP( Any one person )	\$ EXCL
					PERSONAL && ADV INJURY	\$ 1,000,000
					GENERAL AGGREGATE	\$ 2,000,000
					PRODUCTS - COMP / OP AGG	\$ 2,000,000
					GEN'L AGGREGATE LIMIT APPLIES PER:	
	<input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PRO - JECT <input type="checkbox"/> LOC					
B	AUTOMOBILE LIABILITY	72UECGZ9341	12/05/2021	12/05/2022	COMBINED SINGLE LIMIT ( Ea accident )	\$ 1,000,000
	<input checked="" type="checkbox"/> ANY AUTO				BODILY INJURY ( Per person )	\$
	<input checked="" type="checkbox"/> ALL OWNED AUTOS				BODILY INJURY ( Per accident )	\$
	<input checked="" type="checkbox"/> SCHEDULED AUTOS				PROPERTY DAMAGE ( Per accident )	\$
	<input checked="" type="checkbox"/> HIRED AUTOS					
<input checked="" type="checkbox"/> NON - OWNED AUTOS						
	GARAGE LIABILITY				AUTO ONLY - EA ACCIDENT	\$
	<input type="checkbox"/> ANY AUTO				OTHER THAN AUTO ONLY : EA ACC	\$
					AGG	\$
C	EXCESS LIABILITY	VUMA0256140	10/01/2021	10/01/2022	EACH OCCURRENCE	\$ 5,000,000
	<input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE				AGGREGATE	\$ 5,000,000
						\$
						\$
						\$
D	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	FLA018358-00	02/01/2022	02/01/2023	<input checked="" type="checkbox"/> WC STATU - TORY LIMITS <input type="checkbox"/> OTH - ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?				E. L. EACH ACCIDENT	\$ 1,000,000
	If yes, describe under SPECIAL PROVISIONS below				E. L. DISEASE - EA EMPLOYEES	\$ 1,000,000
					E. L. DISEASE - POLICY LIMIT	\$ 1,000,000
	OTHER					\$
E	Cyber Liability	ESI0120100336	05/17/2021	05/17/2022	Limit of Liability	\$ 2,000,000
						\$

DESCRIPTION OF OPERATIONS LOCATIONS VEHICLES EXCLUSIONS BY ENDORSEMENT / SPECIAL PROVISIONS

The City, its officers, elected and appointed officials, employees, and volunteers are to be covered as insureds with respect to liability arising out of work performed by or on behalf of the Contractor, and liability arising out of automobiles owned, leased, hired or borrowed by or on behalf of the Contractor. This insurance is deemed primary and non-contributory. GL endorsements to follow by carrier.

<b>CERTIFICATE HOLDER</b> City of Redondo Beach 415 Diamond Street Redondo Beach, CA 90277	<input checked="" type="checkbox"/> <b>ADDITIONAL INSURED ; INSURER LETTER :</b>	<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 10 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.
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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**ADDITIONAL INSURED – OWNERS, LESSEES OR  
CONTRACTORS – AUTOMATIC STATUS WHEN  
REQUIRED IN CONSTRUCTION AGREEMENT WITH YOU**

This endorsement modifies insurance provided under the following: VUMB0207472

COMMERCIAL GENERAL LIABILITY COVERAGE PART

**A. Section II – Who Is An Insured** is amended to include as an additional insured any person or organization for whom you are performing operations when you and such person or organization have agreed in writing in a contract or agreement that such person or organization be added as an additional insured on your policy. Such person or organization is an additional insured only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured.

However, the insurance afforded to such additional insured:

1. Only applies to the extent permitted by law; and
2. Will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

A person's or organization's status as an additional insured under this endorsement ends when your operations for that additional insured are completed.

**B.** With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

1. "Bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of, or the failure to render, any professional architectural, engineering or surveying services, including:
  - a. The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
  - b. Supervisory, inspection, architectural or engineering activities.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of or the failure to render any professional architectural, engineering or surveying services.

2. "Bodily injury" or "property damage" occurring after:

- a. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
- b. That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

C. With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance:**

The most we will pay on behalf of the additional insured is 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;

whichever is less.

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

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## **ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – COMPLETED OPERATIONS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

### **SCHEDULE**

<b>Name Of Additional Insured Person(s) Or Organization(s)</b>	<b>Location And Description Of Completed Operations</b>
As required by written contract executed prior to the date of occurrence but only to the extent permitted by law and the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.	Construction project sites at which you performed work for such additional insured.

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

**A. Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury" or "property damage" caused, in whole or in part, by "your work" at the location designated and described in the Schedule of this endorsement performed for that additional insured and included in the "products-completed operations hazard".

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and

2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

- B. With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable Limits of Insurance shown in the Declarations;

whichever is less.

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

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## **WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US**

This endorsement modifies insurance provided under the following: VUMB0207472

COMMERCIAL GENERAL LIABILITY COVERAGE PART

### **SCHEDULE**

**Name of Person or Organization:**

To any person or organization provided you entered into the contract with that person or organization prior to any claim or loss to which this insurance applies.

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

The TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US Condition (Section **IV** – COMMERCIAL GENERAL LIABILITY CONDITIONS) is amended by the addition of the following:

We waive any right of recovery we may have against the person or organization shown in the Schedule above because of payments we make for injury or damage arising out of your ongoing operations or "your work" done under a contract with that person or organization and included in the "products-completed operations hazard". This waiver applies only to the person or organization shown in the Schedule above.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## **PRIMARY AND NONCONTRIBUTORY WORDING**

This endorsement modifies insurance provided under the following: VUMB0207472

COMMERCIAL GENERAL LIABILITY COVERAGE  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE

With respect to coverage provided to an additional insured via attachment of an Additional Insured endorsement to this policy, such coverage is primary insurance and we will not seek contribution from any other insurance available to that additional insured.

**ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

# GARAGEKEEPERS LEGAL LIABILITY

This endorsement modifies insurance provided under the following: VUMB0207472

## COMMERCIAL GENERAL LIABILITY COVERAGE

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

### SCHEDULE

<u>Location No.</u>	<u>Limit of Insurance Each Location</u>	<u>Address – State Your Main Business Location as Location Number 1</u>
1	250,000	13700 Cimarron Ave., Gardena, CA 90246

<u>Coverages</u>	<u>Limit of Insurance For Each Customer's Auto – not to exceed the Limits of Insurance shown above at any one location</u>	
<u>Comprehensive Coverage</u>	\$	MINUS \$_____ DEDUCTIBLE FOR EACH "CUSTOMER'S AUTO" EACH LOSS
<u>Specified Causes of Loss Coverage</u>	\$ 250,000	MINUS \$1,000_____ DEDUCTIBLE EACH "CUSTOMER'S AUTO" EACH LOSS
<u>Collision Coverage</u>	\$	MINUS \$_____ DEDUCTIBLE FOR EACH "CUSTOMER'S AUTO" EACH LOSS

## COVERAGE OPTIONS

Indicate below with an "X" which, if any, Direct Coverage Option is selected.

### EXCESS INSURANCE

If this box is checked, Garagekeepers Coverage remains applicable on a legal liability basis. In addition, coverage applies to "loss" to a "customer's auto" on an excess basis over any other collectible insurance regardless of whether the other insurance covers your or any other "insured's" interest or the interest of the "customer's auto's" owner.

### X PRIMARY INSURANCE

If this box is checked, Garagekeepers Coverage is changed to apply without regard to your or any other "insured's" legal liability for "loss" to a "customer's auto" and is primary insurance.

#### A. This endorsement provides only those coverages:

1. Where a Limit of Insurance and a premium are shown for that coverage in the Schedule; and
2. For the location shown in the Schedule.



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## COMMERCIAL AUTOMOBILE BROAD FORM ENDORSEMENT

This endorsement modifies insurance provided under the following:

### BUSINESS AUTO COVERAGE FORM

To the extent that the provisions of this endorsement provide broader benefits than the provisions of the Coverage Form, the provisions of this endorsement apply.

#### 1. BROAD FORM INSURED

##### A. Subsidiaries and Newly Acquired or Formed Organizations

The Named Insured shown in the Declaration is amended to include:

- (1) Any legal business entity other than a partnership or joint venture, formed as a subsidiary in which you have an ownership interest of more than 50% on the effective date of the Coverage Form. However, the Named Insured does not include any subsidiary that is an "insured" under any other automobile policy or would be an "insured" under such a policy but for its termination or the exhaustion of its Limit of Insurance.
- (2) Any organization that is acquired or formed by you and over which you maintain majority ownership. However, the Named Insured does not include any newly formed or acquired organization:
  - (a) That is a partnership or joint venture,
  - (b) That is an "insured" under any other policy,
  - (c) That has exhausted its Limit of Insurance under any other policy, or
  - (d) 180 days or more after its acquisition or formation by you, unless you have given us notice of the acquisition or formation.

Coverage does not apply to "bodily injury" or "property damage" that results from an "accident" that occurred before you formed or acquired the organization.

##### B. Employees as Insureds

Paragraph A.1. - WHO IS AN INSURED - of SECTION II - LIABILITY COVERAGE is amended to add:

- d. Any "employee" of yours while using a covered "auto" you do not own, hire or borrow in your business or your personal affairs.

##### C. Lessors as Insureds

Paragraph A.1. - WHO IS AN INSURED - of Section II - Liability Coverage is amended to add:

- e. The lessor of a covered "auto" while the "auto" is leased to you under a written agreement if:
  - (1) The agreement requires you to provide direct primary insurance for the lessor and
  - (2) The "auto" is leased with out a driver.

Such a leased "auto" will be considered a covered "auto" you own and not a covered "auto" you hire.

##### D. Additional Insured if Required by Contract

- (1) Paragraph A.1. - WHO IS AN INSURED - of Section II - Liability Coverage is amended to add:
  - f. When you have agreed, in a written contract or written agreement, that a person or organization be added as an additional insured on your business auto policy, such person or organization is an "insured", but only to the extent such person or organization is liable for "bodily injury" or "property damage" caused by the conduct of an "insured" under paragraphs a. or b. of Who Is An Insured with regard to the ownership, maintenance or use of a covered "auto".

The insurance is ordered only such addition insurance applies only if the "bodily injury" or "property damage" occurs:

- (1) During the policy period, and
- (2) Subsequent to the execution of such written contract, and
- (3) Prior to the expiration of the period of time in the written contract requires such insurance be provided to the addition insurance.

(2) How Limits Apply

If you have agreed in written contract or written agreement that no other person or organization be added to the addition insurance on your policy, the most we will pay on behalf of such addition insurance is the lesser of:

(a) The limits of insurance specified in the written contract or written agreement; or

(b) The Limits of Insurance shown in the Declarations.

Such amount shall be provided not in addition to Limits of Insurance shown in the Declarations and described in his Section.

(3) Addition Insurance Other Insurance

If we cover claim or "suit" under his Coverage Part may also be covered by other insurance available to the addition insurance, such addition insurance must submit such claim or "suit" to the other insurer or do not indemnify.

However, this provision does not apply to the extent you have agreed in a written contract or written agreement that this insurance is primary and non-contributory with the addition insurance's own insurance.

(4) Dues in the Event of Accident, Claim, Suit or Loss

If you have agreed in written contract or written agreement that no other person or organization be added to the addition insurance on your policy, the addition insurance shall be required to comply with the provisions in LOSS CONDITIONS 2. - DUTIES IN THE EVENT OF ACCIDENT, CLAIM, SUIT OR LOSS - OF SECTION IV - BUSINESS AUTO CONDITIONS, in the same manner as the Named Insurance.

**E. Primary and Non-Contributory if Required by Contract**

Only with respect to insurance provided to the addition insurance in 1.D. - Addition Insurance If Required by Contract, the following provisions apply:

(3) Primary Insurance When Required By Contract

This insurance is primary if you have agreed in written contract or written agreement that this insurance be primary. If other insurance is also primary, we will share with the other insurance by the method described in Other Insurance 5.d.

(4) Primary And Non-Contributory To Other Insurance When Required By Contract

If you have agreed in written contract or written agreement that this insurance is primary and non-contributory with the addition insurance's own insurance, this insurance is primary and we will not seek contribution from the other insurance.

Paragraphs (3) and (4) do not apply to other insurance to which the addition insurance has been added to the addition insurance.

When this insurance is excess, we will have no duty to defend the insured against any "suit" in any other insurer's hands due to defend the insured against the "suit". If no other insurer defends, we will undertake to do so, but we will be limited to the insured's rights against the host other insurers.

When this insurance is excess over other insurance, we will pay only our share of the amount of loss, if any, the excess does sum to:

(1) The total amount of all such other insurance would pay or the loss in the absence of this insurance; and

(2) The total of deductible and self-insured amounts under all the other insurance.

We will share the remaining loss, if any, by the method described in Other Insurance 5.d.

**2. AUTOS RENTED BY EMPLOYEES**

Any "auto" hired or rented by your "employer" on your behalf and your direction will be considered a "auto" you hire.

The OTHER INSURANCE Condition is amended by adding the following:

**WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT-CALIFORNIA**

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.)

You must maintain payroll records accurately segregating the remuneration of your employees while engaged in the work described in the Schedule.

The additional premium for this endorsement shall be 2.5% of the California workers' compensation premium otherwise due on such remuneration.

**Schedule****Person or Organization**

Blanket Waiver of Subrogation

**Job Description**

As respects to all CA jobs performed by the named insured during the policy period where by written contract a waiver of subrogation is required prior to the commencement of work.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated

**(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)**

Endorsement Effective: 02/01/2022

Policy No. FLA018358-00

Endorsement No. 1

Insured: Commline, Inc. (a Corp)

Insurance Company: Falls Lake Fire & Casualty Company

Countersigned By \_\_\_\_\_