



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

12/30/2025

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

PRODUCER Arthur J. Gallagher Risk Management Services, LLC 2121 North California Boulevard Suite 350 Walnut Creek CA 94596	CONTACT NAME: Rossmoor Certificate Center PHONE (A/C, No, Ext): 925-953-5204 E-MAIL ADDRESS: rossmoor@ajg.com	FAX (A/C, No): 925-299-0328
INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A: Twin City Fire Insurance Company		29459
INSURER B: Great American Alliance Insurance Company		26832
INSURER C: Great American Assurance Company		26344
INSURER D:		
INSURER E:		
INSURER F:		

License#: 0D69293

COVERAGES**CERTIFICATE NUMBER:** 17545083**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 INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
B	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER:			GLP5547756	1/1/2026	6/1/2026	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
C	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			CAP5547757	1/1/2026	6/1/2026	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$ 10,000			UMB5547758	1/1/2026	6/1/2026	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000 \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y / N <input type="checkbox"/>	N / A				PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Employee Dishonesty/Fidelity			57KB028800026	1/1/2026	6/1/2027	Prim Limt \$5,000,000

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

Separation of Insured Clause is included in the General Liability form.

Evidence of Insurance

CERTIFICATE HOLDER**CANCELLATION**

Evidence of Coverage

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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Attachment to Certificate of Insurance

Insured: Golden Rain Foundation of Walnut Creek (see below)

Policy Term: 1/1/2026 – 6/1/2026

Supplemental Information:

General Liability includes Common Area Liability

General Liability & Crime include the following Named Insureds:

Golden Rain Foundation of Walnut Creek and Golden Rain Foundation of Walnut Creek Trust

	# of Units
First Walnut Creek Mutual	1878
Second Walnut Creek Mutual	1387
Third Walnut Creek Mutual No. Twenty-Three	39
Third Walnut Creek Mutual No. Twenty-Six	98
Third Walnut Creek Mutual No. Twenty-Seven	48
Third Walnut Creek Mutual No. Thirty-One	48
Third Walnut Creek Mutual No. Thirty-Two	18
Third Walnut Creek Mutual No. Thirty-Three	16
Third Walnut Creek Mutual No. Thirty-Four	10
Third Walnut Creek Mutual No. Thirty-Five	36
Third Walnut Creek Mutual No. Thirty-Six	84
Third Walnut Creek Mutual No. Thirty-Seven	90
Third Walnut Creek Mutual No. Thirty-Eight	84
Third Walnut Creek Mutual No. Forty-Two	32
Third Walnut Creek Mutual No. Forty-Four	88
Third Walnut Creek Mutual No. Forty-Five	148
Third Walnut Creek Mutual No. Forty-Nine	80
Third Walnut Creek Mutual No. Fifty-One	124
Third Walnut Creek Mutual No. Fifty-Four	60
Third Walnut Creek Mutual No. Sixty-Four	9
Fourth Walnut Creek Mutual	286
Fifth Walnut Creek Mutual No. Forty-Six	18
Walnut Creek Mutual No. Eight	103
Walnut Creek Mutual No. Twenty-Two	43
Walnut Creek Mutual No. Twenty-Eight	84
Walnut Creek Mutual No. Twenty-Nine	106
Walnut Creek Mutual No. Thirty	76
Walnut Creek Mutual No. Thirty-Nine	130
Walnut Creek Mutual No. Forty	186
Walnut Creek Mutual No. Forty-Eight	62
Walnut Creek Mutual No. Fifty	110
Walnut Creek Mutual No. Fifty-Three	72
Walnut Creek Mutual No. Fifty-Five	66
Walnut Creek Mutual No. Fifty-Six	37
Walnut Creek Mutual No. Fifty-Nine	108
Walnut Creek Mutual No. Sixty-One	63
Walnut Creek Mutual No. Sixty-Five	44
Walnut Creek Mutual No. Sixty-Eight	233
Walnut Creek Mutual Seventy	172

General Liability & Crime include the following Additional Insureds:

Owners of Condominiums, Co-operatives and Planned Unit Development Homes (P.U.D.)

Walnut Creek Mutual No. Fifty-Eight