

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 02/08/2022

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).

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PRODUCER	CONTACT NAME:				
Insurance Company	PHONE (A/C, No, Ext): FAX (A/C, No):				
123 North Agent Street City, CA 90000	ADDRESS:				
City, CA 90000	INSURER(S) or O DIN CO IF C- NAIC#				
	INSURER A:				
INSURED	INSURER B				
Vendor Name and Address	INSURER :				
Vendor Name and Address	INSURER D				
	INSURER E :				
COVERAGES CERTIFICATE NUMBER:	INSURER F: REVISION NUMBER:				
THIS IS TO CEPTIEN THAT THE DOLICIES OF INSUIDANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSUIDED NAMED ABOVE FOR THE DOLICY DEDICD					

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			ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	;
Α	Х	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	_{\$} 1,000,000
		CLAIMS-MADE X OCCUR			AB 1234567	01/02/2024	01/01/2025	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$
		\$250 P.D. DED PER CLAIM						MED EXP (Any one person)	_{\$} 5,000
								PERSONAL & ADV INJURY	_{\$} 1,000,000
	GEI	N'L AGGR <u>EGAT</u> E LIMIT AP <u>PLIE</u> S PER:						GENERAL AGGREGATE	_{\$} 2,000,000
	Χ	POLICY PKU- JEUI LOC						PRODUCTS - COMP/OP AGG	_{\$} 2,000,000
		OTHER:						FIRE DAMAGE (Any one fire	_{\$} 50,000
Α	AUT	FOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	_{\$} 1,000,000
	X	ANY AUTO			AB 1234567	01/02/2024	01/01/2025	BODILY INJURY (Per person)	\$
		OWNED SCHEDULED AUTOS ONLY AUTOS						BODILY INJURY (Per accident)	\$
		HIRED NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
		ACTOS GIVE						,	\$
Α	Х	UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	_{\$} 2,000,000
		EXCESS LIAB CLAIMS-MADE			AB 123456-12	01/02/2024	01/01/2025	AGGREGATE	\$ 2,000,000
		DED X RETENTION \$ 10,000							
В	AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE							X PER OTH-	
					01/01/2024	E.L. EACH ACCIDENT	_{\$} 500,000		
		ICER/MEMBER EXCLUDED? Indatory in NH)	N/A					E.L. DISEASE - EA EMPLOYEE	\$500,000
		es, describe under SCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	_{\$} 500,000

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

20-30 Enterprise JV, LLC CAMI, Inc. and Cushman & Wakefield U.S., Inc. are named as Additionally Insured when required in written contract or agreement per attached policy forms. General Liability and Auto Liability are Primary and Non-contributory per attached policy forms.

A Waiver of Subrogation applies. Excess Follows policy form.

CERTIFICATE HOLDER

20-30 Enterprise JV, LLC c/o Cushman & Wakefield U.S., Inc.

20 Enterprise, Suite 150 Aliso Viejo, CA 92656

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

Janae P. Culpepper

The ACORD name and logo are registered marks of ACORD

Policy Number: 5300004183211

WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY

WC 04 03 06

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 otherwise due on such remuneration.

% of the California workers' compensation premium

SCHEDULE

PERSON OR ORGANIZATION

JOB DESCRIPTION

ANY PERSON OR ORGANIZATION FOR WHOM THE NAME INSURED HAS AGREED BY WRITTEN CONTRACT TO FURNISH THIS WAIVER.

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From the WCIRB's California Workers' Compensation Insurance Fonns Manual - 1999.

COMMERCIAL GENERAL LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US

This endorsement modifies insurance provided under the following: COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name	of Person	or Oro	anization
Hallic	01161301	I OI OIG	ainzanon

BLANKET WHERE REQUIRED BY CONTRACT

(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 operations or "your work" done under a written agreement that requires you to waive your rights of recovery. The written agreement must be made prior to the date of the "occurrence". This waiver applies only to the person or organization shown in the Schedule above.

PRIMARY AND NONCONTRIBUTORY – OTHER INSURANCE CONDITION

This endorsement modifies insurance provided under the following:

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

The following is added to the **Other Insurance** Condition and supersedes any provision to the contrary:

Primary And Noncontributory Insurance

This insurance is primary to and will not seek contribution from any other insurance available to an additional insured under your policy provided that:

- (1) The additional insured is a Named Insured under such other insurance; and
- (2) You have agreed in writing in a contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to the additional insured.

ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – SCHEDULED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s)	Location(s) Of Covered Operations	
Per Written Contract	Per Written Contract	
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", "property damage" or "personal and advertising injury" caused, in whole or in part, by:
 - 1. Your acts or omissions; or
 - The acts or omissions of those acting on your behalf:

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

However:

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

This insurance does not apply to "bodily injury" or "property damage" occurring after:

- 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
- 2. 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:**

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.

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

Name Of Additional Insured Person(s) Or Organization(s)	Location And Description Of Completed Operations		
Per Written Contract	Per Written Contract		
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:

- 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.

PRIMARY AND NONCONTRIBUTORY - OTHER INSURANCE CONDITION - BLANKET

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE PART

Paragraph c. of the Other Insurance General Condition is replaced by the following:

c. Regardless of the provisions of Paragraph a. above, this Coverage Form's Liability Coverage is primary and we will not seek contribution from any other insurance for any liability assumed under an "insured contract" that requires liability to be assumed on a primary noncontributory basis.

Additionally, only the coverage and limit of insurance requirements of the "insured contract" shall apply, and in no event shall those requirements exceed the coverage and limits of insurance provided under this policy.

COMMERCIAL AUTO ENHANCEMENT ENDORSEMENT

This endorsement modifies insurance provided under the following: BUSINESS AUTO COVERAGE FORM

The following is a summary of the Limits of Insurance and additional coverage provided by this endorsement. For complete details on specific coverage, please refer to policy language in this endorsement and the underlying Business Auto Coverage Form.

Coverage Applicable	Enhancement		
Subsidiaries As Insureds	Broadened		
Newly Acquired Organizations As Insureds	Broadened		
Blanket Additional Insureds	Broadened		
Employees As Insureds (Non-Ownership)	Broadened		
Supplementary Payments Bail Bonds	\$3,000 Limit		
Supplementary Payments - Loss Of Earnings	\$1,000 per day		
Fellow Employee Bodily Injury	Broadened		
Towing Coverage All Covered Autos	Broadened		
Glass Breakage Coverage Waiver of Deductible	Broadened		
Loss of Use Expenses -	\$50 per day		
	\$1,000 Limit		
Stolen Vehicle Extra Expense	Broadened		
Airbag Discharge	Broadened		
Electronic Equipment (Permanently Installed)	Broadened		
Single Deductible Provision	Broadened		
Notice To Company	Broadened		
Blanket Waiver Of Subrogation	Broadened		
Unintentional Failure To Disclose Hazards	Broadened		
Bodily Injury Includes Mental Anguish	Broadened		
Coverage Territory Extension - Mexico	Broadened		

A. Who Is An Insured

The following is added to Paragraph A.1. of Section II –Liability Coverage:

d. Any:

- (1) Subsidiary which is a legally incorporated entity of which you own greater than 50% interest in the voting stock on the effective date of this Coverage Form. However, the insurance afforded by this provision does not apply to any subsidiary that is an "in- sured" under any other automobile liability policy, or would be an "insured under such policy but for the termination of such policy or the exhaustion of such policy's limits of insurance.
- (2) Organization you newly acquire or form, and over which you maintain majority inter- est.

The coverage afforded by this provision:

- (a) Is effective on the acquisition date, and is afforded only until the 180th day after you acquire or form the organization or the end of the policy period, whichever is earlier:
- (b) Does not apply to "bodily injury" or "property damage" resulting from an "accident" that occurred before you acquired or formed the organization; and
- **(c)** Does not include any newly acquired or formed organization that is:
 - (i) A joint venture or partnership; or
 - (ii) An "insured" under any other automobile liability policy or would be an "insured" under such policy but for the termination of such policy or the exhaustion of such policy's limits of insurance.
- e. Any person, organization or governmental entity with respect to the operation, mainte- nance, or use of a covered "auto" if you are re- quired to add such person, organization or governmental entity to this policy as an additional insured in order to comply with the terms of a written "insured contract" or written agreement. This does not apply when such contract or agreement:
 - (1) Involves the owner or anyone else from whom you hire or borrow a covered "auto" unless it is a "trailer" connected to a covered "auto" you own; or

(2) Is executed after the date of loss.

Paragraph e.(2) does not apply if:

- (1) The terms and conditions of the written "insured contract" had been agreed upon prior to the "accident" or "loss"; and
- You can definitively establish that the terms and conditions of the written "insured contract" ultimately executed are the same as those which had been agreed upon prior to the "accident" or "loss".
- f. Any of your employees while using a covered "auto" in your business or your personal affairs, provided you do not own, hire or borrow that "auto".

B. Coverage Extensions - Supplementary Payments

Paragraphs A.2.a.(2) and A.2.a.(4) of Section II – Liability Coverage are replaced by the following:

- (2) Up to \$3,000 for cost of bail bonds (including bonds for related traffic law violations) required because of an "accident" we cover. We do not have to furnish these bonds.
- (4) All reasonable expenses incurred by the "insured" at our request, including actual loss of earnings up to \$1,000 a day because of time off from work.

C. Fellow Employee

The following exception is added to exclusion 5. Fellow Employee under paragraph B. Exclusions of Section II –Liability Coverage:

This exclusion does not apply if the "bodily injury" results from the use of a "covered auto" you own or hire. The coverage provided under this exception is excess over any other collectible insurance.

D. Towing

Paragraph A.2. of Section III – Physical Damage Coverage is replaced by the following:

2. We will pay for towing and labor costs each time that a covered "auto" is disabled. All labor must be performed at the place of disablement of the covered "auto". If the auto is not a private passenger type, a \$250 deductible will apply to this coverage but it will not reduce the available limit of insurance. For all types of "auto", the most we will pay under this coverage is \$1,000 per disablement. "Autos" which are disabled do not include stolen vehicles.

E. Glass Breakage – Hitting A Bird Or Animal – Falling Objects or Missiles

The following is added to Paragraph A.3. of Section III —Physical Damage Coverage:

Any deductible shown in the Declarations will not apply to glass breakage if such glass is repaired, in a manner acceptable to us, rather than re-placed. If the glass must be replaced and there is no other damage associated with the "loss", the deductible will be \$100 unless a lower deductible is shown in the Declarations applicable to this coverage.

F. Loss Of Use Expenses

Paragraph A.4.b. of Section III – Physical Damage Coverage is replaced by the following:

b. Loss Of Use Expenses

For Hired Auto Physical Damage, we will pay expenses for which an "insured" becomes legally responsible to pay for loss of use of a vehicle rented or hired without a driver, under a written rental contract or agreement. We will pay for loss of use expenses if caused by:

- (1) Other than collision only if the Declarations indicate that Comprehensive Coverage is provided for any covered "auto";
- (2) Specified Causes Of Loss only if the Declarations indicate that Specified Causes Of Loss Coverage is provided for any covered "auto"; or
- (3) Collision only if the Declarations indicate that Collision Coverage is provided for any covered "auto".

However, the most we will pay for any expenses for loss of use is \$50 per day, to a maximum of \$1,000.

G. Extra Expense - Stolen Vehicle

The following is added to Paragraph A.4. of Section III —Physical Damage Coverage:

c. Stolen Vehicle

We will pay for all reasonable and necessary expenses to return a stolen covered "auto" to you.

H. Airbag Coverage

The following exception is added to Paragraph B.3.a. of Section III – Physical Damage Coverage:

The accidental discharge of an airbag shall not be considered mechanical breakdown if it occurs in a covered "auto" for which Comprehensive coverage is purchased. This provision does not apply to "autos" you hire with a driver and is excess over any warranty specifically designed to provide this coverage.

I. Electronic Equipment Coverage

The following exception is added to Paragraph B.4.c. of Section III – Physical Damage Coverage:

Exclusion **4.c.** does not apply to permanently installed "electronic equipment" within a covered "auto". Permæntly installed equipment includes equipment, which is:

- a. Removable from a housing unit which is permanently installed in the covered "auto" at the time of the "loss"; and
- **b.** Designed to be solely operated by use of the power from the "auto" electrical system, in or upon the covered "auto'.

The most we will pay in the event of a covered "loss" under this provision is the lesser of:

- **a.** The actual cash value of the "electronic equipment" at the time of the "loss";
- **b.** The cost of repairing or replacing the "electronic equipment" with other "electronic equipment" of like kind or quality; or
- **c.** \$3,000.

No deductible will apply to this coverage provision. This provision shall not apply to "electronic equipment" for which coverage is already provided by other primary collectible insurance.

J. Single Deductible Provision

The following is added to Paragraph **D.** of **Section III – Physical Damage Coverage:**

If a Comprehensive or Specified Causes of Loss Coverage "loss" from "accident" involves two or more covered "autos", only the highest deductible applicable to those coverages will be applied to the "accident", if the cause of the loss is covered for those vehicles.

This provision only applies to you carry Comprehensive or Specified Causes of Loss Coverage for those vehicles, and does not extend coverage to any covered "autos" for which you do not carry such coverage.

If a "loss" covered under this Coverage Part also involves a "loss" to other property from the same "accident", which is covered under a Commercial Property or Inland Marine Coverage Part issued by us to you, only the highest deductible applicable to those coverages will be applied to the "accident".

K. Notice To Company

Paragraph A.2. of Section IV – Business Auto Conditions is amended as follows:

1. With respect to notification requirements, your obligation under Paragraph A.2.a. applies only when the "accident" or "loss" is known to:

- a. You, if you are an individual;
- **b.** A partner, if you are a partnership;
- **c.** A member, if you are a joint venture or limited liability company; or
- d. An executive officer or insurance manager, if you are an organization other than a partnership, joint venture or limited liability company.
- 2. With respect to the requirements pertaining to you providing us with document concerning a claim or "suit", y our obligation under Paragraph A.2.b. will not be considered breached unless the breach occurs after such claim or "suit" is known to:
- a. You, if you are an individual;
- **b.** A partner, if you are a partnership;
- **c.** A member, if you are a joint venture or limited liability company; or
- d. An executive officer or insurance manager, if you are an organization other than a partnership, joint venture or limited liability company.

L. Blanket Waiver Of Subrogation

The following is added to Paragraph A.5. of Section IV –Business Auto Conditions:

- a. However, we waive any right of recovery we may have against a person, organization or government entity when you have waived such right of recovery under a written "insured contract" that is:
 - (1) Currently in effect or becoming effective during the term of this policy; and
 - (2) Executed prior to the "accident" or "loss", or executed after the "accident" or "loss" if:
 - (a) The terms and conditions of the written "insured contract" had been agreed upon prior to the "accident" or "loss"; and
 - (b) You can definitively establish that the terms and conditions of the written "insured contract" ultimately executed are the same as those which had been agreed upon prior to the "accident" or "loss".

b. We hereby waive any right of subrogation against any of your officers, directors or employees which might arise by reason of any payment under the insurance afforded by the policy for the operation, maintenance, use, loading or unloading of a non-owned "auto". This waiver extends only to payments in excess of other valid and collectible insurance available to the officer, director or employee.

M. Unintentional Failure To Disclose Hazards

The following is added to Paragraph B.2. of Section IV —Business Auto Conditions:

If you unintentionally fail to disclose any hazards existing on the effective date of this Coverage Form, we will not deny coverage under this Coverage Form because of such failure. However, this provision does not affect our right to collect additional premium due to us as a result of these undisclosed hazards in accordance with our filed rating plans.

N. Bodily Injury -Including Mental Anguish

Paragraph **C.** of **Section V – Definitions** is replaced by the following:

C. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including "mental anguish "or death resulting from any of these at any time.

For the purpose of this provision, the term "mental anguish" shall mean any type of mental or emotional illness or distress.

O. Mexico Coverage

The coverage provided by this policy for covered "autos" you own or lease on a long term basis without drivers are extended to "accidents" or "losses" occurring in Mexico if:

- 1. The covered "auto" is in Mexico for a period not exceeding 10 days; and
- 2. The covered "auto" is principally garaged and used in the United States; and
- The driver of the covered "auto" does not reside in Mexico;

For Liability Coverage to apply to "accidents" curring in Mexico, the following must also apply:

 Valid and collectible auto liability insurance for the covered "auto" has been purchased from a licensed Mexican Insurance Company and is in force at the time of the "accident"; and 2. The original "suit" for damages is brought within the United States.

For "losses" payable under Physical Damage Coverage this additional restriction applies:

We will pay "losses" under Physical Damage Coverage in the United States, not in Mexico. If the covered "auto" must be repaired in Mexico in order to be driven, then the most we will pay for "loss" is the lesser of the following:

- 1. The cost of repairing the "auto" or replacing its parts in Mexico; or
- 2. The cost of repair or replacement at the nearest point in the United States where the repairs or replacement could be made.

Other Insurance:

The insurance provided by this section will be excess over any other collectible insurance.