

LICENSE AGREEMENT

This License for use of real property (License) is made by and between the City of Palos Verdes Estates (City) and The Neighborhood Church (Licensee).

RECITALS

A. Licensee is the owner of certain real property commonly referred to as 415 Paseo Del Mar, Palos Verdes Estates, California, and being more particularly described as The Neighborhood Church and Lots 3, 4, 5, 6, & 7, Block 1500, Tract 6886 in the County of Los Angeles, State of California.

B. Pursuant to the terms and conditions of this License, City desires to permit Licensee to enter onto the public property at the rear of the church site and to the repair the existing 650 ft. long seawall (the "Improvements"). The seawall which starts at the eastern parking lot and ends at the existing City storm drain shown on Exhibit A attached hereto.

NOW, THEREFORE, in consideration of the mutual covenants and provisions set forth herein, the parties agree as follows:

1. Grant of License. City hereby grants to Licensee a revocable License authorizing the use of a portion of the above-described public property solely for the purposes, and at such times and in such manner, as set forth in this Agreement. This License is also expressly subject to and conditioned upon all conditions imposed on the proposed project by Planning Commission Resolution No.2010-0469, adopted on June 15, 2010.

2. Term. The term of this Agreement shall be ongoing, unless sooner revoked or terminated in accordance with this Agreement.

3. Purpose of License Agreement. The purpose of this Agreement is to allow Licensee to repair the existing seawall and undertake attendant grading and foundation work.

4. Termination/Revocation. Licensee expressly agrees and acknowledges that the grant of this License for use of the public right-of-way is revocable pursuant to the terms of this Agreement and vests no permanent right in the Licensee. The City may revoke the license at any time and for any reason in its sole discretion upon 120 days notice to Licensee prior to

011-20

revocation. Without limiting the foregoing, the License is subject to immediate revocation (1) in the event of a violation of any of the terms or conditions of this Agreement; (2) if, in the opinion of the City's Building Official, the use becomes, for any reason, dangerous to any structure, dangerous to passing motorists or pedestrians, or the use becomes insecure or unsafe; (3) in the event that the improvements are not maintained in a clean and safe condition in accordance with this Agreement and all applicable laws, codes, and regulations; (4) in the event that a successor-in-interest to Licensee refuses or fails to execute an agreement indicating an intent to be fully bound by the terms of this Agreement; or (5) upon judgment by a court of competent jurisdiction that any provision of this Agreement is in violation of any declaration of covenants, conditions or restrictions, or any deed restriction relevant to Open Space, or that this License may impair in any manner whatsoever City's interest in the Open Space.

5. Maintenance/Restoration. Licensee shall promptly make any repairs to the Improvements that are necessary to maintain compliance with the terms of this Agreement and any other applicable permit, ordinance, code or regulation. In the event this License is terminated, Licensee shall have 60 days to remove the Improvements and restore the City right-of-way to its original state prior to construction of the Improvements, unless otherwise agreed by the Parties in writing. In the event Licensee fails to remove the Improvements in a timely manner, the City may remove the Improvements and recover from Licensee all fees, costs, and expenses (including, but not limited to, attorney fees and collection costs incurred) associated with the City's removal of the Improvements and restoration of the Open Space.

6. Repair and Maintenance. Licensee agrees to repair and maintain the Improvements at its sole and exclusive cost and expense and shall keep the Improvements maintained in a neat, clean, sanitary, and well-maintained manner consistent with the purpose of this Agreement. Licensee shall permit no waste, damage or injury to the Improvements and shall remove any graffiti from the Improvements within 48 hours of its discovery or within 48 hours of being directed to do so by City. Licensee understands and agrees that City shall have no responsibility for such repair or maintenance regardless of the cause therefore, including, but not limited to damage to the Improvements caused by the negligence or intentional action of any member of the public otherwise using the Open Space.

7. Insurance. Licensee agrees to maintain in full force and effect commercial general

liability insurance coverage acceptable to City for the purpose of covering potential claims for bodily injury, death or disability and for property damage which may arise from or in connection with this Agreement and/or the Improvements contemplated herein. The insurance policy shall provide coverage limits of no less than \$1,000,000 combined single limit per occurrence and \$2,000,000 aggregate for personal injury, bodily injury and property damage. A copy of the policy shall be provided to the City prior to commencement of any construction activity relating to the Improvements. The policy shall name the City as additional insured and shall be primary as to any other insurance available to City. The policy shall include a clause ensuring that the City will be provided at least 30 days notice prior to the cancellation or reduction of the insurance protection.

8. Compliance with Applicable Laws. At all times during the term of this Agreement, Licensee will comply with any and all applicable federal, state and local laws, rules and regulations, and shall obtain any and all permits required for the construction of the Improvements contemplated herein.

9. Indemnification and Hold Harmless. Licensee agrees to indemnify, defend and hold harmless City, and City's officers, officials, agents, employees and volunteers, from and against any liability, claim, or damages, including, without limitation, attorney's fees and costs of suit, arising from Licensee's exercise of the rights granted under this License or resulting directly or indirectly from any operations or activities conducted in or around the Open Space, except for injuries and damages cause by the sole negligence of the City. Such indemnification and defense shall include, but not be limited to, claims for damage suffered by any member of the public using the Open Space which is allegedly caused by or related to activities undertaken by Licensee pursuant to this Agreement or by the Improvements or any portion thereof.

10. No Partnership. It is understood and agreed that nothing contained in this Agreement shall be considered as in any way constituting or creating a partnership between the City and Licensee.

11. Successors and Assigns. This License and each and every term and condition hereof shall be binding upon and shall inure to the benefit of the parties hereto and their successors in interest to the Open Space. Licensee shall be solely responsible for notifying any successor-in-

interest and providing such successor with a copy of this Agreement. Any successor-in-interest to Licensee must execute a copy of this Agreement to indicate an intent to be bound by its terms. Licensee shall notify City at least 30 days in advance of any sale or transfer of full or partial title to the real property.

12. Notices. All notices hereunder may be hand-delivered or mailed. If mailed, notices shall be sent via certified or registered mail. Notices sent by U.S. mail shall be deemed to have been given upon placement in the U.S. Mail, postage pre-paid.

13. Governing Law/Venue. This License is made and is to be performed in the State of California and shall be governed by, interpreted under, and construed and enforced in accordance with the laws of the State of California. Exclusive venue for all disputes under this Agreement shall be the Superior Court for the County of Los Angeles.

14. Attorneys Fees. In the event that either party hereto brings any action or files any proceeding in connection with the enforcement of its respective rights under this License or as a consequence of any breach by the other party of its obligations hereunder, the prevailing party in such action or proceeding shall be entitled to recover all of its reasonable attorneys fees and costs from the losing party.

15. Exhibits. Each exhibit referred to herein is incorporated herein by this reference as if fully set forth at length herein.

16. Entire Agreement/Modification. This Agreement sets forth the complete understanding of the Parties and supersedes all prior, contemporaneous communications, understandings, promises and agreements, either oral or written. This Agreement may not be modified except by written instrument signed by the Parties.

17. Severability. If any term or provision of this Agreement is determined to be unenforceable or invalid by any Court of competent jurisdiction, the remainder of this Agreement shall not be affected and shall continue in full force and effect. The Indemnification/Hold Harmless provisions of this Agreement shall survive termination of this Agreement.

18. Section Headings. All section headings in this Agreement are for convenience of reference only and are not to be construed as modifying or governing the language in the section referred to or to define or limit the scope of any provision of this Agreement.

19. Warranty of Authority. Each individual executing this Agreement warrants that

he/she is duly authorized to execute this Agreement on behalf of the entity represented.

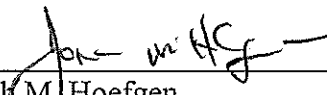
20. Time of the Essence. Time is of the essence in the performance of this Agreement.

21. Interpretation. The parties have each independently reviewed and participated in the preparation of this Agreement, and the terms hereof shall not be construed in favor of or against any party, but shall be construed in accordance with their common meaning.

IN WITNESS WHEREOF, the parties have executed this License Agreement as of the dates hereafter set forth.

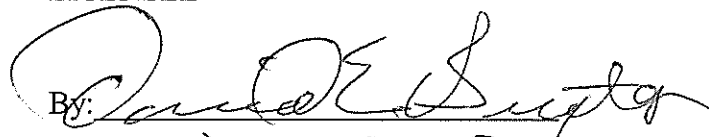
CITY
City of Palos Verdes Estates

Dated: 5/24/11

By: 
Joseph M. Hoefgen
City Manager

LICENSEE

Dated: 5/24/11

By: 
Print Name: David E. Buxton
Title: Chair, Board of Trustees

MONITORING REPAIRS AGREEMENT

This Agreement for Monitoring Repairs (“Agreement”) is entered into by and between The Neighborhood Church (“NC”) and the City of Palos Verdes Estates (“City”) this 24th day of June 2011, as follows:

RECITALS

A. NC is the owner of certain real property commonly referred to as 415 Paseo Del Mar, Palos Verdes Estates, California, and being more particularly described as The Neighborhood Church and Lots 3, 4, 5, 6 & 7, Block 1500, Tract 6886 in the County of Los Angeles, State of California.

B. Pursuant to the terms and conditions of the License Agreement, said License Agreement having been approved and agreed to by City and NC, City desires to permit NC to enter onto the public property at the rear of the church site and to repair the existing 650 ft. long seawall (“the Improvements”). The seawall starts at the eastern parking lot and ends at the existing City storm drain shown on Exhibit A to the License Agreement.

C. Pursuant to City’s Resolution No. PCR-2010-0469, approved and adopted by the City of Palos Verdes Estates (“City”) on the 15th of June, 2010, City and NC are to adopt and implement a monitoring plan for the repairs contemplated by the License Agreement and as approved by Resolution No. PCR-2010-0469.

NOW, THEREFORE, in consideration of the mutual covenants and provisions as set forth in the License Agreement and as required by Resolution No. PCR-2010-0469, NC and City agree as follows:

A. Annually in June a representative of the City Building or Public Works Departments and a representative of The Neighborhood Church will jointly inspect the condition of the bluff toe armoring.

B. Additionally inspections by both representatives will be performed after major weather events at the discretion and direction of the City Engineer.

C. If during the annual inspection any problems are discovered, said problems will be referred to a geotechnical engineer retained by NC for their recommendations and resolution by the NC.

D. Access for the representatives doing the inspection will be provided for by the Neighborhood Church.

IN WITNESS WHEREOF, the parties have executed this Agreement as of the dates hereinafter set forth.

CITY
City of Palos Verdes Estates

Dated: June 3, 2011

By: Joseph M. Hoefgen
Joseph M. Hoefgen
City Manager

The Neighborhood Church

NC

Dated: 5/24/11

By: David E. Buxton
Print Name: David E. Buxton
Title: Chair, Board of Trustees

RESOLUTION NO. PCR- 2010-0469

A RESOLUTION OF THE PLANNING COMMISSION OF THE CITY OF PALOS VERDES ESTATES, CALIFORNIA, APPROVING A COASTAL DEVELOPMENT PERMIT FOR PROPERTY LOCATED AT 415 PASEO DEL MAR

WHEREAS, on May 19, 2010 an application for a Coastal Development Permit was submitted for the property located at Lots 3-7 of Block 1500 of Tract Number 6886 in the City of Palos Verdes Estates, County of Los Angeles, State of California, commonly known as 415 Paseo Del Mar, Palos Verdes Estates, California ("the Property"). The application sought approval of a Coastal Development Permit application; and,

WHEREAS, on June 15, 2010, the Planning Commission conducted a public hearing on the matter, which hearing was duly and properly noticed. At such hearing the Commission received and considered documentary evidence including, but not limited to, a staff report and site plans and received and considered oral testimony from the applicant and others. The Commission further received information and considered information regarding environmental review of the application and has determined that the project is exempt from the California Environmental Quality Act; and,

WHEREAS, following the conclusion of the public discussion and thorough deliberation of the subject matter, the Planning Commission determined by a vote of 3 to 0, that Coastal Development Permit Application Number CDP-79-10, should be conditionally approved as set forth herein below:

NOW, THEREFORE, THE PLANNING COMMISSION OF THE CITY OF PALOS VERDES ESTATES, DOES HEREBY RESOLVE, AS FOLLOWS:

Section 1. Based upon the evidence presented, the Planning Commission hereby finds and determines as follows:

1. Each fact set forth in the recitals above is true and correct.
2. Each fact set forth in the memorandum for Agenda Item Number 1, Meeting Date, June 15, 2010, from Planning Staff to the Planning Commission, presented to the Planning Commission on said date, is true and correct.

Section 2. Pursuant to the foregoing recitations, the following findings are made:

COASTAL DEVELOPMENT PERMIT:

7. This approval is subject to the applicant paying all fees and assessments to the City of Palos Verdes Estates, as required by Ordinance.
8. In the event the City determines that it is necessary to take legal action to enforce any of the provisions of these conditions, and such legal action is taken, the applicant shall be required to pay any and all cost of such legal action, including reasonable attorney' s fees, incurred by the City, even if the matter is not prosecuted to a final judgment or is amiably resolved, unless the City should otherwise agree with the applicant to waive said fees or any part thereof. The foregoing shall not apply if the permittee prevails in the enforcement proceeding.
9. The applicant shall defend, indemnify, and hold harmless the City and its officers, agents, and employees from any claim, action or proceeding against the City or its officers, agents or employees to attach, set aside, void, or annul approval of this application. The City shall promptly notify the applicant of any such claim, action, or proceeding and shall cooperate fully in the defense.
10. An approval granted by the Planning Commission does not constitute a building permit or authorization to begin any construction. An appropriate permit issued by the Department of Building and Safety must be obtained prior to construction, enlargement, relocation, conversion, or demolition of any building or structure within the City.
- ~~11. The owner shall provide for the planting of trees in the parkway adjacent to the site of the building in accordance with the recommendation of the Public Works Director or authorized designee.~~
12. The conditions that pertain to the repairs as outlined by the City Geologist must be incorporated into the project.
13. The existing wall is to be colored/painted to match the natural surroundings.
14. An agreement with the City to include items regarding liability, maintenance, and other issues deemed appropriate by the City shall be executed by the applicant.
15. Remove item no. 11 from the (standard conditions of) resolution.
16. A monitoring plan for the repairs is to be drafted and approved by the City Geologist.

STATE OF CALIFORNIA)
COUNTY OF LOS ANGELES)SS
CITY OF PALOS VERDES ESTATES)

I, Vickie Kroneberger, Planning Commission Minutes Secretary of the City of Palos Verdes Estates, California, do hereby certify that the foregoing Resolution No. PCR-2010-0469 was regularly approved and adopted at the regular meeting of the Planning Commission on the 15th day of June, 2010 by the following vote, to wit:

AYES: COMMISSIONERS: Evans, Thomas, Chang

NOES: COMMISSIONERS: none

ABSENT: COMMISSIONERS: King

RECUSED: Vandewer

Vickie Kroneberger
Vickie Kroneberger
Planning Commission Minutes Secretary



INSURANCE BOARD
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700 Prospect Avenue, 5th Floor
Cleveland, OH 44115
(800) 437-8830
Fax (216) 736-3239
www.InsuranceBoard.org

INSURANCE BOARD PROGRAM
Summary of Coverage Change

[Handwritten signature]

Memorandum No./IB#: PKU 0054041 03/0002390

Church Name: ~~THE NEIGHBORHOOD CHURCH~~
415 PASEO DEL MAR
PALOS VERDES ESTATE CA 90274



Policy Type: Church Package

Policy No.: On file with UCCIB

Effective Date of Change: 06/01/2011 Expiration Date of Policy: 10/01/2011

Description of Coverage Change:

Add Additional Insured: The City of Palos Verdes Estates
Its Officers, Agents, And Employess
340 Palos Verdes Dr. West
Palos Verdes Estate, CA, 90274

Premium Change: This endorsement does not affect premium.

Premiums generated by this change are evenly distributed among remaining installments. If there are no remaining installments, an invoice or check will follow separately, if applicable.

If you have any questions regarding this endorsement summary, please contact your local Agent, CHARLIE CUTLER, at 800-843-6054.

Date Processed: 05/24/2011
RBA

11-20



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PACKAGE POLICY COVERAGE SUMMARY

NAME AND MAILING ADDRESS OF INSURED

THE NEIGHBORHOOD CHURCH
415 PASEO DEL MAR
PALOS VERDES ESTATE CA 90274

Issuing Agency:
Willis of Ohio, Inc.
200 Public Square, Suite #3760
Cleveland, OH 44114

Sub-Agent: CHARLIE CUTLER
Telephone: 800-843-6054

MEMORANDUM NO./IB NO. PKU 0054041 03 / OO02390

POLICY PERIOD From: 10/01/2010 To: 10/01/2011 12:01 AM Standard Time at your address shown above.

This document is to evidence that the organization named above is or will be an insured under master policies issued to the Insurance Board for the stated time period and the coverages shown below. A detailed Memorandum of Insurance will be provided separately. This document is for informational purposes only and does not amend or alter the terms, exclusions and conditions of the master policies. Any restatement below of limits of insurance shown elsewhere in the policy does not increase your limits of insurance.

COVERAGE PART DESCRIPTION

PROPERTY		Included
<i>Blanket Limit - Total Values:</i>	\$10,576,365	
<i>Deductible:</i>	\$5,000	
INLAND MARINE		Not Included
<i>Scheduled Fine Arts:</i>	None Reported	
<i>Scheduled Commercial Articles & Miscellaneous Equipment:</i>	None Reported	
<i>Deductible: \$1,000 (*if applicable)</i>		
CRIME		Included
<i>Deductible: \$1,000 (*if applicable)</i>		
GENERAL LIABILITY		Included
UMBRELLA		Included
ABUSIVE ACTS & PASTORAL LIABILITY		Included
DIRECTORS & OFFICERS LIABILITY		Included
OWNED AND LEASED AUTOMOBILES		Not Included**
HIREN & NON-OWNED AUTOMOBILE LIABILITY		Included

TOTAL PACKAGE POLICY PREMIUM: \$38,772.00

(see separate invoice for payment instructions)

*Deductible applicable if coverage is included

** Coverage for Owned or Leased Vehicles, if insured through the IB Program, is on a separate policy.

Lee M. Stacey, Authorized Representative
Willis of Ohio, Inc.
Agent/Broker for the
Insurance Board

Date Issued: 05/24/2011



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Revised 06/01/2011

700 Prospect Avenue, 5th Floor
Cleveland, OH 44115
(800) 437-8830
Fax (216) 736-3239
www.InsuranceBoard.org

PROPERTY PROGRAM
MEMORANDUM OF INSURANCE

NAME AND MAILING ADDRESS OF INSURED

THE NEIGHBORHOOD CHURCH
415 PASEO DEL MAR
PALOS VERDES ESTATE CA 90274

Issuing Agency:
Willis of Ohio, Inc.
200 Public Square, Suite #3760
Cleveland, OH 44114

Sub-Agent: **CHARLIE CUTLER**
Telephone: 800-843-6054

MEMORANDUM NO./IB NO. PKU 0054041 03 / OO02390

NAMED INSURED(S)

THE NEIGHBORHOOD CHURCH

This document is to evidence the fact that a master policy has been issued to Churches and affiliated entities and organizations of the United Church of Christ, the Christian Church (Disciples of Christ), and the Presbyterian Church (USA) that participate in the program of the United Church Insurance Association (aka Insurance Board) for the lines of coverage shown below. The organization named above is an insured as of the beginning of the policy period and for the coverages shown below. Upon your request to the Insurance Board, a copy of the master policy is available for your review. This document is for informational purposes only and does not amend or alter the terms, exclusions and conditions of the policy.

POLICY PERIOD From: 10/01/2010 To: 10/01/2011 12:01 AM Standard Time at your address shown above.

Any restatement below of limits of insurance shown elsewhere in the policy does not increase your limits of insurance.

COMMERCIAL PROPERTY
(MACHINERY BREAKDOWN INCLUDED)

Blanket Limit - Total Values: \$10,576,365
Deductible: \$5,000

PROPERTY SCHEDULE

Address	Description of Premises	FL	EQ	Construction Type	Building Value	Contents Value
415 Paseo Del Mar Palos Verdes Estates CA 90274	CHURCH	N	Y	Frame	\$6,862,054	\$2,195,648
	EDUCATION HALL	N	Y	Frame	\$969,751	\$548,912

Date Issued: 05/24/2011

INSURED COPY

SUBLIMITS OF INSURANCE

Note: In the preceding schedule, the FL (flood) and EQ (earthquake) columns indicate if coverage applies to a described premises. Y for "Yes"; N for "No".

Flood

Program aggregate limit for all participating churches in any one-year is \$100,000,000. Coverage is excluded for locations in Federal Flood Zones starting with A or V.

See Schedule

Earthquake

Program aggregate limit for all participating churches in any one-year is \$100,000,000 except California, where the Program aggregate in any one year is \$25,000,000. Deductible is 5% of insurable values at each location, for each occurrence for all states.

See Schedule

Hurricane & Named Storm

Per occurrence limit for all participating churches is \$75,000,000 for losses incurred due to a named storm including hurricane, tropical storm, and hurricane spawned tornadoes including resulting perils, subject to a deductible of the insurable values at each location, for each occurrence in the following states:

Included for All Locations

1. 5 percent deductible for entire state of Florida, and the following counties by state:

- Alabama: Baldwin, Mobile;
- Georgia: Bryan, Camden, Chatham, Glynn, Liberty, McIntosh;
- Louisiana: Cameron, Iberia, Jefferson, Lafourche, Orleans, Plaquemines, St. Mary, St. Bernard, St. Tammany, Terrebonne, Vermilion
- Mississippi: Hancock, Harrison, Jackson;
- North Carolina: Beaufort, Brunswick, Carteret, Craven, Dare, Hyde, New Hanover, Onslow, Pamlico, Pender;
- South Carolina: Beaufort, Berkeley, Charleston, Georgetown, Horry, Jasper;
- Texas: Aransas, Calhoun, Cameron, Chambers, Galveston, Jefferson, Kennedy, Kleberg, Matagorda, Nueces, Orange, Refugio, San Patricio, Willacy;

2. 2 percent deductible for entire state of Hawaii, and the following counties by state:

- Georgia: Brantley, Charlton, Effingham, Long, Wayne;
- Louisiana: Arcadia, Ascension, Calcasieu, East Baton Rouge, Iberville, Jefferson Davis, Lafayette, Livingston, Tangiparola, Washington, West Baton Rouge;
- Mississippi: George, Pearl River, Stone;
- North Carolina: Bladen, Columbus, Duplin, Hertford, Lenoir, Martin, Pitt;
- South Carolina: Colleton, Dorchester, Williamsburg;
- Texas: Bee, Brazoria, Brooks, Fort Bend, Goliad, Hardin, Harris, Hildalgo, Jackson, Jim Wells, Liberty, Newton, Victoria, Wharton;

Business Income, including	Actual Loss Sustained - Up to \$500,000
Extra Expense	Included
Tuition & Fees (one year from date of restoration)	Included
Optional Additional Business Income	\$0
Upgrade to Green Coverage	\$50,000
Terrorism Coverage	Included
Unscheduled Fine Arts	\$25,000
Valuable Papers and Records	\$25,000
Accounts Receivable	\$25,000
Electronic Data & Word Processing Equipment	\$100,000
Data & Media	\$25,000

ADDITIONAL INTERESTS


Name and Mailing Address	Mortgagees and/or Loss Payees	Type of Interest
CITICORP VENDOR FINANCE, INC. P.O. BOX 7274-0118 PHILADELPHIA PA 19170-0118		Loss Payee
MARLIN LEASING CORP. C/O INSURANCE SERVICE CENTER P.O. BOX 368 MARLTON NJ 08053		Loss Payee
CIT TECHNOLOGY FINANCING SERVICES, INC. P.O. BOX 550599 JACKSONVILLE FL 32256-0599		Loss Payee

PARTICIPATING CARRIERS

Lexington Insurance Company, a Chartis Group Company
Master Policy Numbers: 084543360 & 015048955

Underwriters at Lloyds
Master Policy Number: B080111865U10

Ironshore Specialty Insurance Company
Master Policy Numbers: 000632500 & 000632600



Lee M. Stacey, Authorized Representative
Willis of Ohio, Inc.
Agent/Broker for the
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Cleveland, OH 44115
(800) 437-8830
Fax (216) 736-3239
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**COMMERCIAL CRIME
MEMORANDUM OF INSURANCE**

NAME AND MAILING ADDRESS OF INSURED

THE NEIGHBORHOOD CHURCH
415 PASEO DEL MAR
PALOS VERDES ESTATE CA 90274

Issuing Agency:
Willis of Ohio, Inc.
200 Public Square, Suite #3760
Cleveland, OH 44114

Sub-Agent: **CHARLIE CUTLER**
Telephone: 800-843-6054

MEMORANDUM NO./IB NO. PKU 0054041 03 / OO02390

NAMED INSURED(S)

THE NEIGHBORHOOD CHURCH

This document is to evidence the fact that a master policy has been issued to Churches and affiliated entities and organizations of the United Church of Christ, the Christian Church (Disciples of Christ), and the Presbyterian Church (USA) that participate in the program of the United Church Insurance Association (aka Insurance Board) for the lines of coverage shown below. The organization named above is an insured as of the beginning of the policy period and for the coverages shown below. Upon your request to the Insurance Board, a copy of the master policy is available for your review. This document is for informational purposes only and does not amend or alter the terms, exclusions and conditions of the policy.

POLICY PERIOD From: 10/01/2010 To: 10/01/2011 12:01 AM Standard Time at your address shown above.

Any restatement below of limits of insurance shown elsewhere in the policy does not increase your limits of insurance.

COMMERCIAL CRIME COVERAGE PART

Employee Dishonesty	\$1,000,000
Forgery or Alterations	\$1,000,000
Theft, Disappearance, or Destruction of Money and Securities	\$1,000,000
Money Order & Counterfeit Paper Currency	\$1,000,000
Computer Fraud	\$1,000,000

Deductible: \$1,000

PARTICIPATING CARRIERS

Lexington Insurance Company, a Chartis Group Company
Master Policy Number 084543361

Federal Insurance Company, a Chubb Group Company
Master Policy Number 8160-1916



Lee M. Stacey, Authorized Representative
Willis of Ohio, Inc.
Agent/Broker for the
Insurance Board



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Revised 06/01/2011
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**LIABILITY PROGRAM
MEMORANDUM OF INSURANCE**

NAME AND MAILING ADDRESS OF INSURED

THE NEIGHBORHOOD CHURCH
415 PASEO DEL MAR
PALOS VERDES ESTATE CA 90274

Issuing Agency:
Willis of Ohio, Inc.
200 Public Square, Suite #3760
Cleveland, OH 44114

Sub-Agent: **CHARLIE CUTLER**
Telephone: 800-843-6054

MEMORANDUM NO./IB NO. PKU 0054041 03 / OO02390

NAMED INSURED(S)

THE NEIGHBORHOOD CHURCH

This document is to evidence the fact that a master policy has been issued to Churches and affiliated entities and organizations of the United Church of Christ, the Christian Church (Disciples of Christ), and the Presbyterian Church (USA) that participate in the program of the United Church Insurance Association (aka Insurance Board) and to The United Church Purchasing Group of Colorado for the lines of coverage shown below. The organization named above is an insured as of the beginning of the policy period and for the coverages shown below. Upon your request to the Insurance Board, a copy of the master policy is available for your review. This document is for informational purposes only and does not amend or alter the terms, exclusions and conditions of the policy.

POLICY PERIOD From:

10/01/2010 To: 10/01/2011 12:01 AM Standard Time at your address shown above.

COMMERCIAL LIABILITY COVERAGE PART

Commercial General Liability

Each Occurrence Limit	\$2,000,000
Damage to Premises Rented by Insured	\$500,000 any one premises
Medical Expense Limit	\$25,000 any one person
Personal & Advertising Injury Limit	\$2,000,000 any one person or organization
Products/Completed Operations Aggregate Limit	\$4,000,000
General Aggregate Limit	\$4,000,000
Included in General Aggregate Limit:	
Nurses Professional Liability	Included in CGL
Cemetery Professional Liability	\$2,000,000 each claim \$2,000,000 aggregate
Employee Benefit Liability (Claims Made)	\$2,000,000 each occurrence
Retroactive Date: 10/01/2007	\$2,000,000 aggregate
Privacy Breach Protection	\$25,000 each occurrence \$25,000 aggregate \$500 Deductible

ADDITIONAL INTERESTS

Name and Mailing Address _____ Type of Interest _____

PROFESSIONAL LIABILITY

Pastoral Counseling Liability and Sexual Misconduct Liability are covered unless indicated below as "Not Covered".

Pastoral Counseling Liability (Claims Made)	\$2,000,000 each claim
Retroactive Date: 10/01/2007	\$2,000,000 aggregate
Sexual Misconduct Liability (Claims Made)	\$1,000,000 each victim
Retroactive Date on \$1mm Limit: 10/01/2007	\$2,000,000 annual limit
Retroactive Date on \$2mm Limit: 10/01/2007	

DIRECTORS & OFFICERS LIABILITY

Directors & Officers Liability (Claims Made)	\$3,000,000 each loss
Including Employment Practices Liability	\$3,000,000 annual limit
Including Educators Professional Liability	
Retroactive Date: 10/01/2007	

COMMERCIAL AUTOMOBILE (NON-OWNED)

Hired and Non-Owned Automobile Liability	\$2,000,000 any one accident
Hired Automobile Physical Damage	\$35,000 per Vehicle \$1,000 Deductible
Owned, Licensed Trailers Absent a Power Unit-Liability	\$2,000,000 any one accident
- Physical Damage	\$35,000 each trailer \$1,000 ded. per occurrence

These coverages apply excess of any other valid and collectible insurance and are included in the CGL General Aggregate Limit.

PARTICIPATING CARRIERS

Lexington Insurance Company, a Chartis Group Company
Master Policy Numbers: 8396533, 048409888, 8396535, 08396534, 048409889



Lee M. Stacey, Authorized Representative
Willis of Ohio, Inc.
Agent/Broker for the
Insurance Board



EXCESS and/or UMBRELLA PROGRAM
MEMORANDUM OF INSURANCE

NAME AND MAILING ADDRESS OF INSURED

THE NEIGHBORHOOD CHURCH
415 PASEO DEL MAR
PALOS VERDES ESTATE CA 90274

Issuing Agency:
Willis of Ohio, Inc.
200 Public Square, Suite #3760
Cleveland, OH 44114

Sub-Agent: CHARLIE CUTLER
Telephone: 800-843-6054

MEMORANDUM NO./IB NO. PKU 0054041 03 / OO02390

NAMED INSURED(S)

THE NEIGHBORHOOD CHURCH

This document is to evidence the fact that a master policy has been issued to Churches and affiliated entities and organizations of the United Church of Christ, the Christian Church (Disciples of Christ), and the Presbyterian Church (USA) that participate in the program of the United Church Insurance Association (aka Insurance Board) for the lines of coverage shown below. The organization named above is an insured as of the beginning of the policy and for the coverages shown below. Upon your request to the Insurance Board, a copy of the master policy is available for your review. This document is for informational purposes only and does not amend or alter the terms, exclusions and conditions of the policy.

POLICY PERIOD From: 10/01/2010 To: 10/01/2011 12:01 AM Standard Time at your address shown above.

COMMERCIAL EXCESS LIABILITY COVERAGE PART

There are **Distinct Excess Liability Parts** within the Insurance Board Program.

- \$ 30,000,000 each occurrence / \$30,000,000 general aggregate per participant**

Coverage provides excess limits for Commercial General Liability; Employee Benefits Liability; Cemetery Professional Liability; Automobile Liability for Owned Autos insured under the Insurance Board Program; and for Commercial Hired and Non-Owned Automobile Liability.

Coverage provides excess limits for Pastoral Counseling Liability. (See note below regarding exceptions.)

Coverage provides excess limits for Employers' Liability, subject to a required \$1,000,000 limit in the primary coverage. (This requirement is satisfied by coverage in the Insurance Board sponsored Workers' Compensation Program.)

Coverage provides excess limits for Owned Automobile Liability, subject to a required \$1,000,000 Combined Single Limit in the primary coverage. (This requirement is satisfied by coverage in the Insurance Board sponsored Owned Automobile Program.)

- \$2,000,000 each victim, \$5,000,000 Per Participant Annual Limit for Sexual Misconduct Liability.**
(See note below regarding exceptions.)

- If any one or more "Memoranda of Insurance" applies to the same occurrence, incident, claim or accident, the limit will not exceed the highest limit available under any one "Memorandum of Insurance."

Note: The limits provided above for Pastoral Counseling Liability and Sexual Misconduct Liability apply excess of coverage carried in the Primary Liability Programs. If the Primary Liability Memorandum of Insurance indicates "Not Covered", the limits provided above do not apply.

PARTICIPATING CARRIERS

National Union Fire Insurance Company, Policy Number 3464067 Lead Excess Liability Policy
American Guarantee & Liability Ins. Company, Policy Number AEC926256303 Excess Liability



Lee M. Stacey, Authorized Representative
Willis of Ohio, Inc.
Agent/Broker for the
Insurance Board



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
12/22/2015

Page 1 of 1

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 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 Willis of Ohio, Inc. c/o 26 Century Blvd. P. O. Box 305191 Nashville, TN 37230-5191	CONTACT NAME:		
	PHONE (A/C. NO. EXT.):	877-945-7378	FAX (A/C. NO.): 866-217-7737
	E-MAIL ADDRESS:	certificates@willis.com	
	INSURER(S) AFFORDING COVERAGE	NAIC #	
	INSURER A:	Lexington Insurance Company	19437-002
INSURED (0002390) The Neighborhood Church 415 Paseo Del Mar Palos Verdes Estate, CA 90274	INSURER B:		
	INSURER C:		
	INSURER D:		
	INSURER E:		
	INSURER F:		

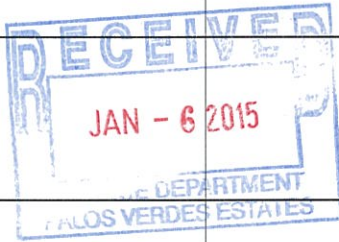
COVERAGES

CERTIFICATE NUMBER: 24033156

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.

INSTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR	Y		11449743 & 048409888	1/1/2016	1/1/2017	EACH OCCURRENCE	\$ 2,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 500,000
							MED EXP (Any one person)	\$ 10,000
							PERSONAL & ADV INJURY	\$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						GENERAL AGGREGATE	\$ 4,000,000
							PRODUCTS - COMP/OP AGG	\$ 4,000,000
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident)	\$
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE	\$
							AGGREGATE	\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y/N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				PER STATUTE	OTH-ER
							E.L. EACH ACCIDENT	\$
							E.L. DISEASE - EA EMPLOYEE	\$
							E.L. DISEASE - POLICY LIMIT	\$



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

For questions regarding your certificate of insurance please contact your agents. If you do not know your agent's contact information you can call the Insurance Board at 800-437-8830

The City of Palos Verdes Estates, its officers, agents and employees are included as Additional Insureds with respects to General Liability as required by written contract.

CERTIFICATE HOLDER**CANCELLATION**

City of Palos Verdes Estates 340 Palos Verdes Drive West Palos Verdes Estates, CA 90274	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

Call: 4823172 Tpl: 2020167 Cert: 24033156 © 1998-2014 ACORD CORPORATION. All rights reserved.

This endorsement, effective: 1/1/2016
Forms a part of Policy No.: 11449743 & 048409888
Issued to: The United Church Purchasing Group of Colorado
By: Lexington Insurance Company

ADDITIONAL INSURED REQUIRED BY WRITTEN CONTRACT ENDORSEMENT

- A. **Section II – Who is an Insured** is amended to include any person or organization you are required to include as an additional insured on this policy by a written contract or written agreement in effect during this policy period and executed prior to the “occurrence” of the “bodily injury” or “property damage”.
- B. The insurance provided to the above described additional insured under this endorsement is limited as follows:
1. This insurance provides coverage with regard to COVERAGE A BODILY INJURY AND PROPERTY DAMAGE (Section I – coverages only.)
 2. The person or organization is only an additional insured with respect to liability arising out of “your work”, “your product”, or your operations.
 3. In the event that the Limits of Insurance provided by this policy exceed the Limits of Insurance required by the written contract or written agreement, the insurance provided by this endorsement shall be limited to the Limits of insurance required by the written contract or written agreement. This endorsement shall not increase the Limits of Insurance shown in the Declarations pertaining to the coverage provided herein.
 4. This insurance does not apply to “bodily injury” or “property damage” arising out of “your work”, “your product”, or your operations included in the “product-completed operations hazard” unless you are required to provide such coverage by written contract or written agreement and then only for the period of time required by the written contract or written agreement and in no event beyond the expiration date of the policy.
 5. Any coverage provided by this endorsement to an additional insured shall be excess over any other valid and collectible insurance available to the additional insured whether primary, excess, contingent or on any other basis, unless the written contract or written agreement with additional insured specifically requires that this insurance be primary and non-contributory with any other insurance carried by the additional insured. In such case, this insurance shall be primary and non-contributory with any other insurance carried by the additional insured.
- C. In accordance with the terms and conditions of the policy and as more fully explained in the policy, as soon as practicable, each additional insured must give us prompt notice of any “occurrence” which may result in a claim, forward all legal papers to us, cooperate in the defense of any actions, and otherwise comply with all of the policy’s terms and conditions. Failure to comply with this provision may, at our options, result in the claim or “suit” be denied.

All other terms and conditions of the policy remain the same.



Authorized Representative

This endorsement, effective: 10/1/2012
Forms a part of Policy No.: 11231699 & 048409888
Issued to: The United Church Purchasing Group of Colorado
By: Lexington Insurance Company

**ADDITIONAL INSURED REQUIRED BY WRITTEN CONTRACT
ENDORSEMENT**

- A. **Section II – Who is an Insured** is amended to include any person or organization you are required to include as an additional insured on this policy by a written contract or written agreement in effect during this policy period and executed prior to the "occurrence" of the "bodily injury" or "property damage".

- B. The insurance provided to the above described additional insured under this endorsement is limited as follows:
 - 1. This insurance provides coverage with regard to **COVERAGE A BODILY INJURY AND PROPERTY DAMAGE** (Section I – coverages only.)
 - 2. The person or organization is only an additional insured with respect to liability arising out of "your work", "your product", or your operations.
 - 3. In the event that the Limits of Insurance provided by this policy exceed the Limits of Insurance required by the written contract or written agreement, the insurance provided by this endorsement shall be limited to the Limits of insurance required by the written contract or written agreement. This endorsement shall not increase the Limits of Insurance shown in the Declarations pertaining to the coverage provided herein.
 - 4. This insurance does not apply to "bodily injury" or "property damage" arising out of "your work", "your product", or your operations included in the "product-completed operations hazard" unless you are required to provide such coverage by written contract or written agreement and then only for the period of time required by the written contract or written agreement and in no event beyond the expiration date of the policy.
 - 5. Any coverage provided by this endorsement to an additional insured shall be excess over any other valid and collectible insurance available to the additional insured whether primary, excess, contingent or on any other basis, unless the written contract or written agreement with additional insured specifically requires that this insurance be primary and non-contributory with any other insurance carried by the additional insured. In such case, this insurance shall be primary and non-contributory with any other insurance carried by the additional insured.

- C. In accordance with the terms and conditions of the policy and as more fully explained in the policy, as soon as practicable, each additional insured must give us prompt notice of any "occurrence" which may result in a claim, forward all legal papers to us, cooperate in the defense of any actions, and otherwise comply with all of the policy's terms and conditions. Failure to comply with this provision may, at our options, result in the claim or "suit" be denied.

All other terms and conditions of the policy remain the same.



Authorized Representative



CERTIFICATE OF LIABILITY INSURANCE

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 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 Willis of Ohio, Inc. c/o 26 Century Blvd. P. O. Box 305191 Nashville, TN 37230-5191	CONTACT NAME:	
	PHONE (A/C, NO, EXT): 877-945-7378	FAX (A/C, NO): 888-467-2378
	E-MAIL ADDRESS: certificates@willis.com	
	INSURER(S) AFFORDING COVERAGE	NAIC #
INSURED (0002390) The Neighborhood Church 415 Paseo Del Mar Palos Verdes Estate, CA 90274	INSURER A: Lexington Insurance Company	19437-002
	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES **CERTIFICATE NUMBER: 16784789** **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	ADD'L SUBR INSRD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY	Y	11237056 & 048409888	10/1/2011	10/1/2012	EACH OCCURRENCE \$ 2,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY					DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR					MED EXP (Any one person) \$ 25,000
						PERSONAL & ADV INJURY \$ 2,000,000
						GENERAL AGGREGATE \$ 4,000,000
						PRODUCTS - COMP/OP AGG \$ 4,000,000
						\$
	AUTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (Ea accident) \$
	<input type="checkbox"/> ANY AUTO					BODILY INJURY (Per person) \$
	<input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS					BODILY INJURY (Per accident) \$
	<input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS					PROPERTY DAMAGE (Per accident) \$
						\$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR					EACH OCCURRENCE \$
	EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE					AGGREGATE \$
	DED <input type="checkbox"/> RETENTION \$					\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY					WC STATUTORY LIMITS <input type="checkbox"/> OTHER <input type="checkbox"/>
	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			E.L. EACH ACCIDENT \$
						E.L. DISEASE - EA EMPLOYEE \$
						E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach Acord 101, Additional Remarks Schedule, if more space is required)
Re: Repair of existing Sea Wall.

Certificate Holder is an Additional Insured with respects to General Liability as required by written contract.

CERTIFICATE HOLDER	CANCELLATION
The City of Palos Verdes Estates, its officers, agents and employees Attn: Building Official Mike Ross 340 Palos Verdes Drive West Palos Verdes Estates, CA 90274	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

01-20

This endorsement, effective: 10/1/2011
Forms a part of Policy No.: 11237056 & 048409888
Issued to: The United Church Purchasing Group of Colorado
By: Lexington Insurance Company

ADDITIONAL INSURED REQUIRED BY WRITTEN CONTRACT ENDORSEMENT

- A. **Section II – Who is an Insured** is amended to include any person or organization you are required to include as an additional insured on this policy by a written contract or written agreement in effect during this policy period and executed prior to the “occurrence” of the “bodily injury” or “property damage”.
- B. The insurance provided to the above described additional insured under this endorsement is limited as follows:
1. This insurance provides coverage with regard to **COVERAGE A BODILY INJURY AND PROPERTY DAMAGE** (Section I – coverages only.)
 2. The person or organization is only an additional insured with respect to liability arising out of “your work”, “your product”, or your operations.
 3. In the event that the Limits of Insurance provided by this policy exceed the Limits of Insurance required by the written contract or written agreement, the insurance provided by this endorsement shall be limited to the Limits of insurance required by the written contract or written agreement. This endorsement shall not increase the Limits of Insurance shown in the Declarations pertaining to the coverage provided herein.
 4. This insurance does not apply to “bodily injury” or “property damage” arising out of “your work”, “your product”, or your operations included in the “product-completed operations hazard” unless you are required to provide such coverage by written contract or written agreement and then only for the period of time required by the written contract or written agreement and in no event beyond the expiration date of the policy.
 5. Any coverage provided by this endorsement to an additional insured shall be excess over any other valid and collectible insurance available to the additional insured whether primary, excess, contingent or on any other basis, unless the written contract or written agreement with additional insured specifically requires that this insurance be primary and non-contributory with any other insurance carried by the additional insured. In such case, this insurance shall be primary and non-contributory with any other insurance carried by the additional insured.
- C. In accordance with the terms and conditions of the policy and as more fully explained in the policy, as soon as practicable, each additional insured must give us prompt notice of any “occurrence” which may result in a claim, forward all legal papers to us, cooperate in the defense of any actions, and otherwise comply with all of the policy’s terms and conditions. Failure to comply with this provision may, at our options, result in the claim or “suit” be denied.

All other terms and conditions of the policy remain the same.



Authorized Representative



CERTIFICATE OF LIABILITY INSURANCE

Page 1 of 1
DATE (MM/DD/YYYY)
05/20/2011

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 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 Willis of Ohio, Inc. 26 Century Blvd. P. O. Box 305191 Nashville, TN 37230-5191	CONTACT NAME:		
	PHONE (A/C, NO, EXT): 877-945-7378	FAX (A/C, NO): 888-467-2378	
	E-MAIL ADDRESS: certificates@willis.com		
INSURED (0002390) The Neighborhood Church 415 Paseo Del Mar Palos Verdes Estate, CA 90274	INSURER(S) AFFORDING COVERAGE		NAIC#
	INSURER A: Lexington Insurance Company		19437-002
	INSURER B:		
	INSURER C:		
	INSURER D:		
	INSURER E:		
INSURER F:			

COVERAGES CERTIFICATE NUMBER: 15992137 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	ADD'L INSRD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY <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"/> PROJECT <input type="checkbox"/> LOC	Y		8396533 & 048409888	10/1/2010	10/1/2011	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000 MED EXP (Any one person) \$ 25,000 PERSONAL & ADV INJURY \$ 2,000,000 GENERAL AGGREGATE \$ 4,000,000 PRODUCTS - COMP/OP AGG \$ 4,000,000
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB EXCESS LIAB DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				WC STATUTORY LIMITS OTHER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach Acord 101, Additional Remarks Schedule, if more space is required)

Re: Repair of existing Sea Wall.

Certificate Holder is an Additional Insured with respects to General Liability as required by written contract.

CERTIFICATE HOLDER

CANCELLATION

The City of Palos Verdes Estates, its officers, agents and employees Attn: Building Official Mike Ross 340 Palos Verdes Drive West Palos Verdes Estates, CA 90274	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

Coll:3367473 Tpl:1218465 Cert:15992137 ©1988-2010 ACORD CORPORATION. All rights reserved.

C11-20

This endorsement, effective: 10/1/2010
Forms a part of Policy No.: 8396533 & 048409888
Issued to: The United Church Purchasing Group of Colorado
By: Lexington Insurance Company

ADDITIONAL INSURED REQUIRED BY WRITTEN CONTRACT ENDORSEMENT

- A. **Section II – Who is an Insured** is amended to include any person or organization you are required to include as an additional insured on this policy by a written contract or written agreement in effect during this policy period and executed prior to the "occurrence" of the "bodily injury" or "property damage".
- B. The insurance provided to the above described additional insured under this endorsement is limited as follows:
1. This insurance provides coverage with regard to COVERAGE A BODILY INJURY AND PROPERTY DAMAGE (Section I – coverages only.)
 2. The person or organization is only an additional insured with respect to liability arising out of "your work", "your product", or your operations.
 3. In the event that the Limits of Insurance provided by this policy exceed the Limits of Insurance required by the written contract or written agreement, the insurance provided by this endorsement shall be limited to the Limits of Insurance required by the written contract or written agreement. This endorsement shall not increase the Limits of Insurance shown in the Declarations pertaining to the coverage provided herein.
 4. This insurance does not apply to "bodily injury" or "property damage" arising out of "your work", "your product", or your operations included in the "product-completed operations hazard" unless you are required to provide such coverage by written contract or written agreement and then only for the period of time required by the written contract or written agreement and in no event beyond the expiration date of the policy.
 5. Any coverage provided by this endorsement to an additional insured shall be excess over any other valid and collectible insurance available to the additional insured whether primary, excess, contingent or on any other basis, unless the written contract or written agreement with additional insured specifically requires that this insurance be primary and non-contributory with any other insurance carried by the additional insured. In such case, this insurance shall be primary and non-contributory with any other insurance carried by the additional insured.
- C. In accordance with the terms and conditions of the policy and as more fully explained in the policy, as soon as practicable, each additional insured must give us prompt notice of any "occurrence" which may result in a claim, forward all legal papers to us, cooperate in the defense of any actions, and otherwise comply with all of the policy's terms and conditions. Failure to comply with this provision may, at our options, result in the claim or "suit" be denied.

All other terms and conditions of the policy remain the same.



Authorized Representative