



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

03/09/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Lusine Hakhverdyan INTELLECT INSURANCE 8200 ALLOTT AVE Van Nuys CA 91402	CONTACT NAME: PHONE (A/C, No, Ext): 800-507-4495 E-MAIL ADDRESS: lusine@intellectinsurance.net INSURER(S) AFFORDING COVERAGE INSURER A: Berkshire Hathaway Direct Insurance Company INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:	FAX (A/C, No): NAIC # 10391
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COVERAGES**CERTIFICATE NUMBER:****REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

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INSR LTR	TYPE OF INSURANCE				ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS			
A	X	COMMERCIAL GENERAL LIABILITY			X	X	PCA2LWP6LV	03/07/2026	03/07/2027	EACH OCCURRENCE	\$1,000,000		
		CLAIMS-MADE	X	OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$100,000		
										MED EXP (Any one person)	\$5,000		
										PERSONAL & ADV INJURY	\$1,000,000		
										GENERAL AGGREGATE	\$3,000,000		
	X	POLICY		PRO-JECT							LOC	PRODUCTS - COMP/OP AGG	\$3,000,000
		OTHER											\$
	AUTOMOBILE LIABILITY				X	X	PCA2LWP6LV	03/07/2026	03/07/2027	COMBINED SINGLE LIMIT (Ea accident)	\$		
	ANY AUTO			BODILY INJURY (Per person)						\$			
	OWNED AUTOS ONLY		SCHEDULED AUTOS	BODILY INJURY (Per accident)						\$			
X	HIRED AUTOS ONLY	X	NON-OWNED AUTOS ONLY	PROPERTY DAMAGE (Per accident)						\$			
				HIRED AND NON - OWNED						\$1,000,000 / \$3,000,000			
	UMBRELLA LIAB			OCCUR					EACH OCCURRENCE				
	EXCESS LIAB			CLAIMS-MADE					AGGREGATE	\$			
	DED		RETENTION \$							\$			
A	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	X	PCA2LWP6LV	03/07/2026	03/07/2027	X PER STATUTE X OTHER	\$		
	Y/N Y									E.L. EACH ACCIDENT	\$1,000,000		
										E.L. DISEASE - EA EMPLOYEE	\$1,000,000		
										E.L. DISEASE - POLICY LIMIT	\$3,000,000		
A				OCCUR	X	X	PCA2LWP6LV	03/07/2026	03/07/2027	PER OCCUR/AGGREGATE	\$1,000,000 / \$3,000,000		
	Errors & Omissions	X											
	CYBER			X						PER OCCUR/AGGREGATE	\$1,000,000 / \$3,000,000		

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

The certificate holder is named as an Additional Insured. The insurer agrees to waive our right to recover from the certificate holder to the extent required by written contract. The certificate holder has waivers of subrogation as their interest may appear (ATIMA). The policy is primary as to the losses it covers, and the insurer will not seek contribution if there is a written contract requirement between the insured and the certificate holder.

Excluded owners/officers: JUAN CARLOS RAMIREZ, MABEL RAMIREZ

CERTIFICATE HOLDER**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

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ACORD 25 (2016/03)

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