

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 08/11/2023

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).

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PRODUCER	CONTACT Mike Stapley Agency Inc				
Mike Stapley Agency Inc	PHONE A/C, No. Ext): (480) 503-4450 FAX (A/C, No): (85)	55) 557-8475			
4850 E Baseline Rd Ste 101	E-MAIL ADDRESS: mikestapleyagency@amfam.com				
Mesa, AZ 85206 (480) 503-4450 (072/404)	INSURER(S) AFFORDING COVERAGE	NAIC #			
(400) 303-4430 (012/404)	INSURER A: American Family Mutual Insurance Company, S.I.	19275			
INSURED	INSURER B : Pennsylvania Manufacturers Indemn Co				
Dove Cove Estates Homeowners Association	INSURER C:				
c/o Vision Community Management	INSURER D:				
16625 S Desert Foothills Pkwy	INSURER E :				
Phoenix, AZ 85048	INSURER F:				

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.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	S		
Α	AUTOMOBILE LIABILITY	Υ		- I OZIG I NOMIZZIN		,	BODILY INJURY (Per person)	\$	1,000,000	
	ANY AUTO				I	BODILY INJURY (Per accident)	\$	1,000,000		
	ALL OWNED SCHEDULED AUTOS			91001-12619-64	07/26/2023	07/26/2024	PROPERTY DAMAGE (Per accident)	\$	1,000,000	
	■ AUTOS ■ AUTOS NON-OWNED AUTOS						BODILY INJURY	\$		
								\$		
	X COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	\$	1,000,000	
	☐ ☐ CLAIMS-MADE ※ OCCUR							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	
	In		91001-		07/26/2023	07/26/2024	MED EXP (Any one person)	\$	5,000	
Α		Y		91001-12619-64			PERSONAL & ADV INJURY	\$	1,000,000	
/ \	□	١.		01001 12010 01			GENERAL AGGREGATE	\$	2,000,000	
	GEN'LAGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG	\$	2,000,000	
	X POLICY PROJECT LOC  XOTHER Crime/Fidelity						\$1,000 - Deductible	\$	500,000	
	UMBRELLA LIAB OCCUR							EACH OCCURRENCE	\$	
	☐ EXCESS LIAB ☐ CLAIMS-MADE						AGGREGATE	\$		
	☐ DED ☐ RETENTION \$							\$		
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N	N/A	A 2	2023011099704Y	07/26/2023	07/26/2024	▼ PER ☐ OTHER			
В	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?						E.L. EACH ACCIDENT	\$	1,000,000	
В	(Mandatory in NH)			20230110337041			E.L. DISEASE - EA EMPLOYEE	\$	1,000,000	
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$	1,000,000	
Α	Directors & Officers	Υ		91001-12619-64	07/26/2023	07/26/2024	\$1,000,000 Deductik	ole \$1,000		

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

Policy includes 125 % Replacement Cost coverage for common area elements with a \$1,000 deductible.

Property manager is included as Additional Insured on the GL, Crime/Fidelity and D&O.

CERTIFICATE HOLDER	CANCELLATION		
Vision Community Management 16625 S Desert Foothills Pkwy Phoenix, AZ 85048	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		
	Michelle Cook		

