

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/28/2022

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).

this certificate does not confer	rights to the certificate holder in lieu of su	uch endorsement(s).		
PRODUCER LaBarre/Oksnee Insurance 30 Enterprise, Suite 180		CONTACT NAME:		
		PHONE (A/C, No, Ext): 800-698-0711	FAX (A/C, No): 949-58	8-1275
Aliso Viejo CA 92656		E-MAIL ADDRESS: proof@hoa-insurance.com		
•		INSURER(S) AFFORDING COVERA	NAIC#	
		INSURER A: Ace Fire Underwriters Ins		20702
INSURED	VILLEAS-01	INSURER B: Star Stone National Insurance		25496
Villas East Five Association c/o Vision Community Manager	ment	INSURER C: Travelers Casualty And Surety Co	31194	
16625 S Desert Foothills Pkwy		INSURER D: Lio Insurance		40550
Phoenix AZ 85048		INSURER E:		
		INSURER F:		
COVERAGES	CERTIFICATE NUMBER: 235792751	REVISION	NUMBER:	
		VE BEEN ISSUED TO THE INSURED NAMED A		
		OF ANY CONTRACT OR OTHER DOCUMENT ' ED BY THE POLICIES DESCRIBED HEREIN IS		
	F SUCH POLICIES. LIMITS SHOWN MAY HAVE		CODOLO: TO ALL T	TE TERMO,
NSR	ADDL SUBR	POLICY EFF POLICY EXP		

INSR LTR		TYPE OF INSURANCE		SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s
D	Х	COMMERCIAL GENERAL LIABILITY	Υ		COA1000006242-01	11/1/2022	11/1/2023	EACH OCCURRENCE	\$ 1,000,000
		CLAIMS-MADE OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100,000
								MED EXP (Any one person)	\$ 5,000
								PERSONAL & ADV INJURY	\$1,000,000
	GEN	I'L AGGRE <u>GAT</u> E LIMIT AP <u>PLIE</u> S PER:						GENERAL AGGREGATE	\$2,000,000
		POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$2,000,000
		OTHER:							\$
D	AUT	OMOBILE LIABILITY			COA1000006242-01	11/1/2022	11/1/2023	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
		ANY AUTO						BODILY INJURY (Per person)	\$
		OWNED SCHEDULED AUTOS ONLY AUTOS						BODILY INJURY (Per accident)	\$
	Χ	HIRED X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
									\$
В	Х	UMBRELLA LIAB X OCCUR			75805Q220ALI	11/1/2022	11/1/2023	EACH OCCURRENCE	\$2,000,000
		EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$2,000,000
		DED RETENTION\$							\$
		KERS COMPENSATION EMPLOYERS' LIABILITY						PER OTH- STATUTE ER	
	ANYPROPRIETOR/PARTNER/EXECUTIVE TYPE		N/A					E.L. EACH ACCIDENT	\$
	OFFICER/MEMBER EXCLUDED? (Mandatory in NH)		14774					E.L. DISEASE - EA EMPLOYEE	\$
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$
D C A	Prop Crim Direc	erty e/Fidelity Bond ctors & Officers	Y		COA1000006242-01 107532186 ADOAZF163573522-002	11/1/2022 11/1/2022 11/1/2022	11/1/2023 11/1/2023 11/1/2023	\$25,000 Deductible \$2,500 Deductible \$1,000 Deductible	\$31,157,499 \$250,000 \$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Condominium Association consisting of 213 units. Located in Phoenix, AZ.

Management Company is Additionally Insured on the General Liability, D&O Liability, and Fidelity/Crime.

See 2nd page of certificate of insurance for further coverage information.

See Attached...

CERTIFICATE HOLDER	CANCELLATION
Vision Community Management	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
16625 S Desert Foothills Pkwy Phoenix AZ 85048	AUTHORIZED REPRESENTATIVE

AGENCY	CHIST	OMED	ID- '	\/II I	FAS-	Λ 1
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LOC #:

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ACORD °

ADDITIONAL REMARKS SCHEDULE

Page _ 1 _ of _ 1

AGENCY LaBarre/Oksnee Insurance		NAMED INSURED Villas East Five Association c/o Vision Community Management	
POLICY NUMBER	16625 S Desert Foothills Pkwy Phoenix AZ 85048		
CARRIER	NAIC CODE		
		EFFECTIVE DATE:	

	EFFECTIVE DATE:					
ADDITIONAL REMARKS						
THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,						
FORM NUMBER: 25 FORM TITLE: CERTIFICATE OF LIABILITY INSURANCE						
Single Entity Coverage (Walls In, excluding Improvements and Betterm	nents)					
	nents)					



LaBarre/Oksnee Insurance

Villas East Five Association

The Association maintains a master insurance policy to insure the buildings and finished interiors (including fixtures, all built-in or set-in appliances, cabinets and initial basic floor coverings as initially installed per the original plans and specifications, EXCLUDING upgrades) for property damage. Some examples of the Perils you are insured for are wind, hail, lightening, fire, vandalism, malicious mischief, explosion, and sudden and accidental water damage. There are certain exclusions such as your personal property, standard maintenance items, items damaged by normal wear and tear or pest (vermin) damage and subsidence. The Association policy carries a Property Deductible of \$25,000 which, depending on the circumstances of the loss, could be your responsibility as the homeowner.

What Insurance Coverage does a Unit Owner Need?

- Personal Property coverage WITH replacement cost covering your personal belongings as the master association
 policy does not cover for Unit Owner's personal property. Please be sure to notify your personal insurance agent
 that this association carries a \$25,000 Property Deductible so that you are covered in the event you are
 responsible for that Deductible or loss sustained within your Unit that is less than the Deductible.
- Building Additions and Alterations can be covered on your personal policy when the association's policy does not
 pick up coverage for Betterments and Improvements. Improvements or Upgrades to your Unit need to be covered
 by you as an owner to cover any gaps in coverage in the event of loss. The association insurance coverage will be
 limited to "industry standard materials" for the replacement of finished flooring, wall coverings, fixtures and
 cabinets.
- Loss of Use will pay the unit owners living expense while the unit is not inhabitable due to an insured loss. If your condo is rented out, this coverage will be replaced with Loss of Rents coverage.
- Loss Assessment will pay the owners share of a special assessment levied due to an insured loss exceeding the associations master policy limits.
- **Personal Liability** pays for bodily injuries to other people or damage to their property if you are liable resulting from unintentional acts committed by qualified family members including sporting activities and acts of your pets.
- Personal Property: is available with certain insurers.

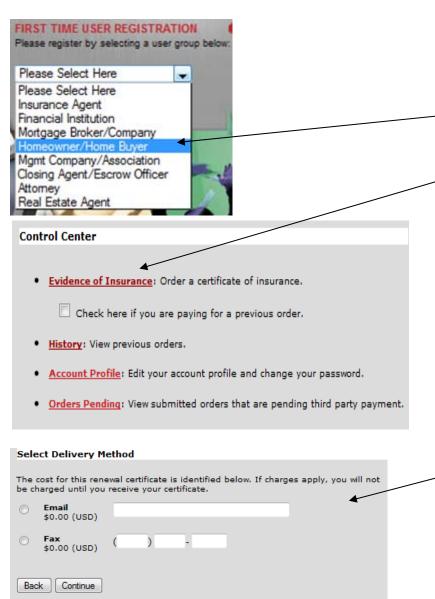
Be sure to touch base with your personal insurance agent today or **call our office at (800) 698-0711** to secure coverage immediately or call our Personal Lines Expert, **Tina Terrell**, direct at **949-215-9803**. Thank you!





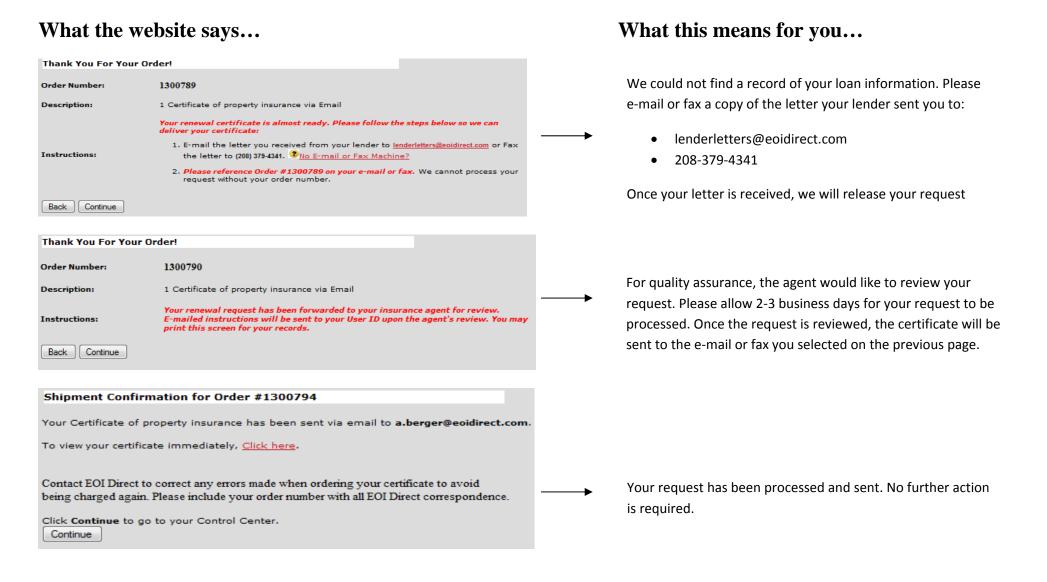


Renewal Certificate Instructions for Homeowners & Management Co.



- 1. Visit eoidirect.com
- 2. Register as a First Time User
- 3. Log into your account.
- 4. Click on "Evidence of Insurance".
- 5. Search for your condominium name
- 6. Select your association, "Continue".
- 7. Choose the 4th option that indicates you received a letter from your lender, "Continue".
- 8. Fill in the Homeowner's last name and loan number, "Continue".
- 9. Fill out all required fields for Homeowner and Lender, "Continue".
- 10. Confirm the order information, "Continue"
- 11. Select delivery method where you would like the certificate sent.

After selecting the delivery method where you want the Certificate of Insurance sent, you will see 1 of 3 sets of instruction. Proceed accordingly.



For assistance with the website, please contact EOIDirect Monday-Friday 7:00am-6:00pm MST at 877-456-3643