

# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 01/10/2023

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): (855) 557-8475 |                  |       |
| 4850 E Baseline Rd Ste 101   |                     | E-MAIL ADDRESS: mikestapleyagency@amfam.com                       |                  |       |
| Mesa, AZ 85206<br>(480) 503-4450 (072/404)   |                     | INSURER(S) AFFORDING COVERAGE                                     |                  | NAIC# |
|  |                     | INSURER A: American Family Mutual Insurance Company, S.I.         |                  | 19275 |
| The Greater Granville HOA Inc. c/o Vision Community Manageme 16625 S Desert Foothills Pkwy Phoenix, AZ 85048 | ent                 | INSURER B:  |                  |       |
|  |                     | INSURER C:  |                  |       |
|  |                     | INSURER D :   |                  |       |
|  |                     | INSURER E:  |                  |       |
|  |                     | 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. ADDL SUBR INSR WVD INSR LTR POLICY EXP (MM/DD/YYYY) POLICY EFF TYPE OF INSURANCE POLICY NUMBER LIMITS BODILY INJURY (Per person) \$ 1.000.000 AUTOMOBILE LIABILITY ANY AUTO \$ 1,000,000 **BODILY INJURY (Per accident)** SCHEDULED AUTOS
NON-OWNED AUTOS ALL OWNED AUTOS Υ 91001-47180-43 02/01/2023 02/01/2024 PROPERTY DAMAGE (Per accident) \$ 1.000.000 X HIRED AUTOS **BODILY INJURY** \$ \$ П П X COMMERCIAL GENERAL LIABILITY EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 ☐ CLAIMS-MADE X OCCUR \$ 5.000 MED EXP (Any one person) \$ 1,000,000 02/01/2023 02/01/2024 PERSONAL & ADV INJURY Υ 91001-47180-43 2,000,000 GENERAL AGGREGATE \$ GEN'LAGGREGATE LIMIT APPLIES PER: PRODUCTS - COMP/OP AGG \$ 2,000,000 X POLICY PROJECT LOC \$ \$5,000 Deductible 500,000 X OTHER Crime/Fidelity X UMBRELLA LIAB OCCUR 1,000,000 \$ **EACH OCCURRENCE** 91001-47183-52 EXCESS LIAB 02/01/2023 02/01/2024 1,000,000 ☐ CLAIMS-MADE \$ AGGREGATE □ DED □ RETENTION \$ 10,000 \$ WORKERS COMPENSATION PEK STATUTE OTHER AND EMPLOYERS' LIABILITY
ANY PROPRIETOR/PARTNER/EXECUTIVE
OFFICER/MEMBER EXCLUDED? \$ E.L. EACH ACCIDENT N/A (Mandatory in NH) \$ E.L. DISEASE - EA EMPLOYEE If yes, describe under DESCRIPTION OF OPERATIONS below \$ E.L. DISEASE - POLICY LIMIT **Directors & Officers** 91001-47180-43 02/01/2023 02/01/2024 \$1,000,000 -- \$1,000 Deductible

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

Property includes 125% Replacement Cost coverage, "Bare Walls" - Excludes walls in, betterments and improvements - \$10,000 Deductible Includes inflation guard on building limit.

Water Backup: \$50,000 limit with a \$10,000 deductible

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

| CERTIFICATE HOLDER  | CANCELLATION   |  |
|---|--|--|
| Vision Community Management<br>16625 S Desert Foothills Pkwy<br>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  |  |

This fact sheet is designed to assist you in purchasing your own insurance to coordinate with the master policy. Your personal insurance policy can be set up to cover the Master deductible.

# The Greater Granville Homeowners Association Inc Master Insurance Program



## Key information regarding the association's master policy:

- The units are covered as originally built "Barewalls" Excludes walls in, betterments and improvements, as outlined in the Governing Documents.
- The Master Insurance deductible is \$10,000 and is assessed exclusively against units benefiting from the claim.

# **Key information regarding unit owner's insurance needs:**

- You need a condominium owner's policy to provide coverage for your personal property, building property that is your responsibility, loss assessment, personal liability, and other coverages you deem necessary.
- Your policy should be written to cover the Master Insurance deductible as part of your unit-owners policy.

### **Certificate of Insurance**

• If you refinance or sell your unit, insurance copies may be requested by your mortgage broker, realtor, or directly by you. We do not charge for copies of your insurance.

#### **Claims**

• If you feel that your association needs to file a claim on the master policy, notify Vision Community Management at 480-759-4945.

#### **Deductible waiver program:**

- The unitowners policy should be written to provide coverage for the Master Insurance deductible, up to \$10,000.
- Furthermore, if your personal policy is with American Family and there is a claim involving both policies, your personal deductible will be waived.

