

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/02/2022

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 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		CONTACT Michael R Stapley							
Michael R Stapley		PHONE A/C, No. Ext): (480) 503-4450 FAX (A/C, No): (855) 557-8475							
4850 E Baseline Rd Ste 101		E-MAIL mstapley@amfam.co							
Mesa, AZ 85206			NAIO #						
(480) 503-4400 (072/404)		INSURER(S) AFFORDIN	NAIC #						
(400) 000-4400 (072/404)		INSURER A: American Family Mutua	19275						
INSURED		INSURER B:							
Shadow Mountain Villas Condomi c/o Vision Community Manageme 16625 S Desert Foothills Pkwy Phoenix, AZ 85048		INSURER C:							
		INSURER D :							
		INSURER E :							
		INSURER F:							
COVERAGES	CERTIFICATE NUMBER:	F	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)	LIMIT	s	
Α	AUTOMOBILE LIABILITY	Y			12/26/2022	12/26/2023	BODILY INJURY (Per person)	\$	1,000,000
	ANY AUTO		,	910013861049			BODILY INJURY (Per accident)	\$	1,000,000
	ALL OWNED SCHEDULED AUTOS						PROPERTY DAMAGE (Per accident)	\$	1,000,000
	■ AUTOS ■ AUTOS NON-OWNED AUTOS						BODILY INJURY	\$	
								\$	
	▼ COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	\$	1,000,000
	☐ ☐ CLAIMS-MADE X OCCUR	Y	9.		12/26/2022	12/26/2023	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	50,000
	Business Owners Policy						MED EXP (Any one person)	\$	5,000
Α				910013861049			PERSONAL & ADV INJURY	\$	1,000,000
, ,	□			010010001010			GENERAL AGGREGATE	\$	2,000,000
	GEN'LAGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG	\$	2,000,000
	POLICY PROJECT LOC  XOTHER Crime/Fidelity						\$1,000 Deductible	\$	500,000
	X UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$	1,000,000
Α	EXCESS LIAB CLAIMS-MADE			910013963258	12/26/2022	12/26/2023	AGGREGATE	\$	1,000,000
	☐ DED ☐ RETENTION \$ \$10,000.00							\$	
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N						☐ PER ☐ OTHER		
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N/A					E.L. EACH ACCIDENT	\$	
	(Mandatory in NH)						E.L. DISEASE - EA EMPLOYEE	\$	
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$	
Α	Directors & Officers	Υ		910013861049	12/26/2022	12/26/2023	\$1,000,000 \$1,000 E	Deductibl	е

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

Property covered "As Built" excluding Betterments and Improvements - GRC

Master Deductible: \$25,000 Per Occurrence Water Damage Deductible: \$100,000 Per Building

Water Backup Sump Pump Overflow: \$10,000 deductible

SEE ADDITIONAL REMARKS FOR GOLF CART COVERAGE

CERTIFICATE HOLDER

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



## REMARKS

POLICY #: 02XF231101 5/12/2022 - 5/12/2023

2016 EZGo GC VIN: U663867

Bodily Injury - Each Person: \$1,000,000 Bodily Injury - Each Accident: \$1,000,000 Property Damage - Each Accident: \$1,000,000 Medical Payments Limit - Each Person: \$5,000

Comp: \$500 Coll: \$500