

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/08/2022

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 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 Mesa, AZ 85206 (480) 503-4450 (072/404)		E-MAIL mikestapleyagency@amfam.com				
		INSURER(S) AFFORDING COVERAGE	NAIC#			
		INSURER A : American Family Mutual Insurance Com	19275			
Keystone Owners Association c/o Vision Community Managem 16625 S Desert Foothills Pkwy Phoenix, AZ 85048	nent	INSURER B: PMA Companies				
		INSURER C:				
		INSURER D :				
		INSURER E:				
		INSURER F:				
COVERAGES	CERTIFICATE NUMBER:	REVISION NUMI	BER:			

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	Y	91001-95137-72				BODILY INJURY (Per person)	\$	2,000,000	
	☐ ANY AUTO				I	BODILY INJURY (Per accident)	\$	2,000,000		
	ALL OWNED SCHEDULED AUTOS			91001-95137-72	12/31/2022	12/31/2023	PROPERTY DAMAGE (Per accident)	\$	2,000,000	
	■ AUTOS ■ AUTOS NON-OWNED AUTOS						BODILY INJURY	\$		
								\$		
	▼ COMMERCIAL GENERAL LIABILITY	Y					EACH OCCURRENCE	\$	2,000,000	
	☐ ☐ CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	100,000	
	ln						MED EXP (Any one person)	\$	5,000	
Α				91001-95137-72	12/31/2022	12/31/2023	PERSONAL & ADV INJURY	\$	2,000,000	
	□						GENERAL AGGREGATE	\$	4,000,000	
	GEN'LAGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG	\$	4,000,000	
	POLICY PROJECT LOC XOTHER Crime/Fidelity						\$1,000 Deductible	\$	500,000	
	UMBRELLA LIAB OCCUR							EACH OCCURRENCE	\$	
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$		
	☐ DED ☐ RETENTION \$							\$		
В	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N	N/A	2022070901322Y	12/31/2022	12/31/2023	X PER ☐ OTHER				
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?					E.L. EACH ACCIDENT	\$	1,000,000		
	(Mandatory in NH)					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		91001-95137-72	12/31/2022	12/31/2023	\$1,000,000 - \$1,000 D	eductible		
DE0										

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

Above policy includes replacement cost for common HOA property with \$1,000 deductible.

Includes \$25,000 landscape coverage including wind as peril.

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