

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 04/13/2023

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	INSURER(S) AFFORDING COVERAGE	NAIC #			
(480) 503-4450 (072/404)	INSURER A : American Family Mutual Insurance Company, S.I.	19275			
INSURED	INSURER B:				
Villagio 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:				

COVERAGES CERTIFICATE 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		SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	•			
A	AUTOMOBILE LIABILITY	IIVOIX		910025720763	04/30/2023	04/30/2024	BODILY INJURY (Per person)	\$	1,000,000		
	ANY AUTO	Y					BODILY INJURY (Per accident)	\$	1,000,000		
	ALL OWNED SCHEDULED AUTOS						PROPERTY DAMAGE (Per accident)	\$	1,000,000		
	★ HIRED AUTOS     ★ NON-OWNED AUTOS     AUTOS						BODILY INJURY	\$			
								\$			
	X COMMERCIAL GENERAL LIABILITY					EACH OCCURRENCE	\$	1,000,000			
	☐ ☐ CLAIMS-MADE ▼ OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$			
	ln						MED EXP (Any one person)	\$	5,000		
Α		Υ	,	910025720763	04/30/2023	04/30/2024	PERSONAL & ADV INJURY	\$	1,000,000		
, ,				310023720700			GENERAL AGGREGATE	\$	2,000,000		
	GEN'LAGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG	\$	2,000,000		
	POLICY PROJECT LOC						\$1,000 Deductible	\$	300,000		
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$			
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$			
	☐ DED ☐ RETENTION \$							\$			
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N	N/A							PER OTHER		
	ANY PROPRIETOR/PARTNER/EXECUTIVE						E.L. EACH ACCIDENT	\$			
	(Mandatory in NH)		<u>'                                    </u>				E.L. DISEASE - EA EMPLOYEE	\$			
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$			
Α	Directors & Officers	Y		910025720763	04/30/2023	04/30/2024	\$1,000,000 - \$1,000 D	eductible			

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

Above policy includes 125% Replacement Cost coverage for common HOA property with \$2,500 deductible. Includes \$50,000 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			

