

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/13/2022

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 4850 E Baseline Rd Ste 101 Mesa, AZ 85206 (480) 503-4450 (072/404)		PHONE A/C, No, Ext): (480) 503-4450 FAX (A/C, No): (855) 557-8475				
		E-MAIL Mikestapleyagency	amfam.com			
		INSURER(S) AFFORDING COVERAGE		NAIC#		
		INSURER A: American Family Mutual Insurance Company, S.I.		19275		
INSURED		INSURER B:				
The Shores Condominium Association c/o Vision Community Management 16625 S Desert Foothills Pkwy Phoenix, AZ 85048		INSURER C:				
	ent	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.

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	Υ	,	91000-70492-60	01/04/2023	01/04/2024	BODILY INJURY (Per person)	\$	2,000,000
	ANY AUTO						BODILY INJURY (Per accident)	\$	2,000,000
	ALL OWNED SCHEDULED AUTOS						PROPERTY DAMAGE (Per accident)	\$	2,000,000
	■ AUTOS ■ AUTOS NON-OWNED AUTOS						BODILY INJURY	\$	
								\$	
	X 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			,	91000-70492-60	01/04/2023	01/04/2024	PERSONAL & ADV INJURY	\$	2,000,000
, , , , , , , , , , , , , , , , , , ,	□						GENERAL AGGREGATE	\$	4,000,000
	GEN'LAGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG	\$	4,000,000
	▼ POLICY						Deductible \$5,000	\$	500,000
	X UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$	1,000,000
Α	EXCESS LIAB CLAIMS-MADE			91000-80009-63	01/04/2023	01/04/2024	AGGREGATE	\$	1,000,000
	☐ DED ☐ RETENTION \$ 10,000							\$	
	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		91000-70492-60	01/04/2023	01/04/2024	\$1,000,000 \$1,000 E	Deductible	Э

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

Blanket Coverage - "All-In" including betterments and improvements -- \$5,000 deductible, \$20,000 Water deductible per building. Water Backup \$50,000 limit with a \$5,000 deductible.

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

Landscape Coverage (wind included): \$25,000

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		

