



CRYSSPR-01

ASANCHEZ

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

3/28/2025

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 have ADDITIONAL INSURED provisions or 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 Socher Insurance Agency, Inc. 7901 Stoneridge Drive, Suite 403 Pleasanton, CA 94588	CONTACT NAME:	
	PHONE (A/C, No, Ext): (877) 317-9300	FAX (A/C, No): (877) 317-9305
	E-MAIL ADDRESS: info@hoainsurance.net	
	INSURER(S) AFFORDING COVERAGE	
INSURED Crystal Springs II, Inc RealManage Family of Brands Vision Community Managem 16625 S. Desert Foothills Pkwy Phoenix, AZ 85048	INSURER A: American Automobile Insurance Company	
	INSURER B: Federal Insurance Company	
	INSURER C: Continental Casualty Company	
	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 INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	X		S0001PK000626-00	3/31/2025	3/31/2026	EACH OCCURRENCE \$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000
							MED EXP (Any one person) \$ 5,000
							PERSONAL & ADV INJURY \$ 1,000,000
	GENERAL AGGREGATE \$ 2,000,000						
	PRODUCTS - COMP/OP AGG \$ 2,000,000						
							\$
A	<input type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY	X		S0001PK000626-00	3/31/2025	3/31/2026	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
							BODILY INJURY (Per person) \$
							BODILY INJURY (Per accident) \$
							PROPERTY DAMAGE (Per accident) \$
							\$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 0	X		G74709783	3/31/2025	3/31/2026	EACH OCCURRENCE \$ 5,000,000
							AGGREGATE \$ 5,000,000
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y / N If yes, describe under DESCRIPTION OF OPERATIONS below		N / A				PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/>
							E.L. EACH ACCIDENT \$
							E.L. DISEASE - EA EMPLOYEE \$
							E.L. DISEASE - POLICY LIMIT \$
C	Directors & Officers	X		768601689	3/31/2025	3/31/2026	Deductible: \$1,000 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Please see Certificate of Property, Acord 24, for property values.

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

3/31/2025

Paula Conrad
RealManage Family of Brands | Vision Community Management
16625 S. Desert Foothills Pkwy
Phoenix, AZ 85048

RE: Coverage for the Interior of Units

Dear Community Members:

Socher Insurance Agency is the agency your Board of Directors has chosen to service the Association's Property and General Liability insurance coverage. Socher Insurance Agency specializes in Community Associations; it's all we insure. Socher was founded in 1983 and currently services just over 1600 Community Associations in Northern California.

The Association's current policy coverage is effective March 31, 2025 and runs for one year. This letter is intended to give you information regarding what property coverage is provided by the Association's policy and what personal insurance coverage you, as a Unit Owner, should purchase yourself.

FACTS YOU SHOULD KNOW ABOUT THE ASSOCIATION'S PROPERTY INSURANCE COVERAGE-

- The Association currently has property (building) insurance coverage provided by American Automobile Insurance Company.
- The Associations policy includes a property deductible of \$10,000 per building.
- American Automobile Insurance Co. will provide whatever coverage is required by the Association's CC&Rs. Please refer to **Section 9 "Insurance Requirements Generally"** of the CC&R's to determine interior unit coverage.

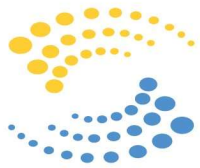
If A Claim Occurs:

- In the event that a claim has occurred, please reach out to our office during regular business hours Monday-Friday from 9:00am – 5:00pm toll free number 877-317-9300. Please allow our office to get in touch with management in order for the Board of Directors to approve submitting a claim to the master policy. Your Community Manager can also be reached at 480-759-4945 x1186.

Shown below is a list of some of the coverage that is suggested to have included in your personal insurance policies. If you have any questions about what type of personal insurance you have, you should contact your personal lines insurance agent/broker for details.

Unit Owners ("HO6") Insurance Policies:

- *Personal Content Coverage:* coverage for any personal items that belong to you and not covered by the association.
- *Deductible:* Ask your personal agent how you should supplement the \$10,000 deductible.
- *Personal Liability:* protects the unit owner from liability losses, such as (slip-and-falls) that occur within your unit and beyond
- *Loss of Use:* if there is a loss at your unit and you have to stay off premises during the rebuilding process, this coverage will take care of that extra expense.



SOCHER

The Leader in HOA Insurance Since 1987

- *Loss Assessment for Property/Liability and/or Earthquake*: if a covered loss exceeds the limits of the Association's insurance policy, the Association will have to specially assess the unit owners to make up the difference. This coverage will provide funds to pay such a special assessment.
- *Earthquake Coverage (no coverage in force at this time)*: this is a separate policy that includes coverage for minor structural damage to the inside of the unit, for personal property and for loss of use as a result of an earthquake, and for any earthquake loss special assessment.
- *Flood Coverage (no coverage in force at this time)*: this is a separate policy that is currently not maintained by a master policy through the Association. If coverage is desired a personal lines agent would need to offer suggestions on how to supplement.

Socher Insurance Agency thanks you for allowing us to service the Association's insurance needs.

Glad to be of service,

Paula L. Conrad

Paula L. Conrad

Account Manager

Crystal Springs II, Inc
Disclosure Summary Form

Property: American Automobile Ins. Co.: 3/31/2025 - 3/31/2026

\$11,175,406 Special Form, **Replacement Cost** with **No Coinsurance** and a \$10,000 Deductible per building. Equipment Breakdown Coverage included in package policy.

General Liability: American Automobile Ins. Co.: 3/31/2025 - 3/31/2026

\$1,000,000 per Occurrence/\$2,000,000 General Aggregate with a \$0 Deductible. \$1,000,000 Non-Owned and Hired Automobile Liability is included in this policy.

Umbrella Liability: Federal Insurance Company: 3/31/2025 - 3/31/2026

\$5,000,000 Each Occurrence/General Aggregate with a \$0 self insured retention each occurrence.

Directors' and Officers' Liability: Continental Casualty Company: 3/31/2025 - 3/31/2026

\$1,000,000 per Occurrence/General Aggregate with a \$1,000 Retention per Occurrence.

Employee Dishonesty: Continental Casualty Company: 3/31/2025 - 3/31/2026

\$253,000 per Occurrence with a \$250 Deductible.

Workers' Compensation: No Coverage through our Agency.

Earthquake Insurance: No Coverage through our Agency.

Flood: No Coverage through our Agency.

This summary of the Association's policies of insurance provides only certain information and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of insurance. Any Association Member may, upon request and provision of reasonable notice, review the Association's Insurance Policies and, upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the Association maintains the Policies of Insurance specified in this summary, the Association's Policies of Insurance may not cover your property, including personal property or real property improvements to or around your dwelling, or personal injuries or other losses that occur within or around your dwelling. Even if a loss is covered, you may nevertheless be responsible for paying all or a portion of any Deductible that applies. Association Members should consult with their individual Insurance Broker or Agent for appropriate additional coverage.

*****For lender and/or unit specific Evidence of Insurance please call EOI Direct at 877-456-3643. For general proof of insurance please contact Socher Insurance at 877-317-9300*****