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ASANCHEZ

DATE (MM/DD/YYYY)	
3/29/2025	

CRYSSPR-01

		EF	RLI	FICATE OF LIA	BILITY	INS /	URAN	CE	3/2	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).													
			cen	incate noider in neu of su	CONTACT NAME:	ment(s).	•						
Soc	her Insurance Agency, Inc.		(877) 3	17-9300	FAX	(877) ?	317-9305						
790 Plo	1 Stoneridge Drive, Suite 403 asanton, CA 94588			-	PHONE (A/C, No, Ext): (877) 317-9300 FAX (A/C, No E-MAIL ADDRESS: info@hoainsurance.net				(0//) 、	517-5505			
				-						NAIC #			
				-	INSURER(S) AFFORDING COVERAGE					NAIC #			
INSI	JRED						Insurance		any				
	Crystal Springs II, Inc			-				Ity Company					
	RealManage Family of Bran 16625 S. Desert Foothills Pk		Visio	n Community Manageme	INSURER D :								
	Phoenix, AZ 85048	wy			INSURER E :								
					INSURER F :								
co	VERAGES CER	TIFI	САТІ	E NUMBER:				REVISION NUMBER:		L			
	HIS IS TO CERTIFY THAT THE POLICIE			-	HAVE BEEN I	SSUED 1	O THE INSU		HE POL	LICY PERIOD			
C	NDICATED. NOTWITHSTANDING ANY R ERTIFICATE MAY BE ISSUED OR MAY XCLUSIONS AND CONDITIONS OF SUCH	PEF	TAIN	, THE INSURANCE AFFORE	DED BY THE	POLICI	ES DESCRIB	ED HEREIN IS SUBJECT 1					
INSR LTR	TYPE OF INSURANCE		SUBF	POLICY NUMBER	POL (MM/E	ICY EFF	POLICY EXP (MM/DD/YYYY)	LIMIT	s				
A	X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR	x		S0001PK000626-00		1/2025	3/31/2026	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	1,000,000 100,000			
								MED EXP (Any one person)	\$	5,000			
								PERSONAL & ADV INJURY	\$	1,000,000			
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$	2,000,000			
	POLICY PRO- JECT LOC							PRODUCTS - COMP/OP AGG	\$	2,000,000			
Α								COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000			
	ANY AUTO	x		S0001PK000626-00	3/31/2025	1/2025	3/31/2026	BODILY INJURY (Per person)	\$				
	OWNED AUTOS ONLY SCHEDULED AUTOS HIRED HIRED AUTOS ONLY X							BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)					
									\$				
В	X UMBRELLA LIAB X OCCUR										EACH OCCURRENCE	\$	5,000,000
	EXCESS LIAB CLAIMS-MADE	Х		G74709783	3/3	1/2025	3/31/2026	AGGREGATE	\$	5,000,000			
	DED X RETENTION \$								\$				
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY					T		PER OTH- STATUTE ER					
		N/A						E.L. EACH ACCIDENT	\$				
	OFFICER/MEMBER EXCLUDED?							E.L. DISEASE - EA EMPLOYEE	\$				
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$				
C	Directors & Officers	X		768601689	3/3	1/2025	3/31/2026	Deductible: \$1,000		1,000,000			
Plea	CRIPTION OF OPERATIONS / LOCATIONS / VEHIC Ise see Certificate of Property, Acord 24	LES (I, for	ACORI	D 101, Additional Remarks Schedul erty values.	le, may be attac		e space is requi	'ed)					
					UNIVELL								
1													

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



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CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 03/31/2025

CJIMINEZ

C B	ERT ELO	IFICATE DOB W. THIS CE	ES NOT AFFIR ERTIFICATE OI	AS A MATTER OF INFORMATION (MATIVELY OR NEGATIVELY AMEN F INSURANCE DOES NOT CONSTI R, AND THE CERTIFICATE HOLDER.	ID, EXTEND OR TUTE A CONTR	ALTER THE CO	OVERAGE AFFORDED	BY TH	E POLICIES			
PRO	DUCE	R			CONTACT NAME:	CONTACT						
			ency Inc			77) 317-9300	FAX	(877)	317-9305			
790	Sto	Insurance Age	e, Suite 403			PHONE (A/C, No, Ext): (877) 317-9300 FAX (A/C, No): (877) 317-9305 E-MAIL ADDRESS: info@hoainsurance.net						
Plea	san	ton, CĂ 94588	3		ADDRESS: IIIO PRODUCER		5.116L					
					CUSTOMER ID:	PRODUCER CUSTOMER ID: CRYSSPR-01						
						INSURER(S) AFFOR	RDING COVERAGE		NAIC #			
INSU	RED				INSURER A : An	nerican Automo	bile Insurance Comp	any				
		Crystal	Springs II, Inc		INSURER B : CO	ntinental Casua	alty Company					
				Brands Vision Community Managen	INSURER C :							
			. Desert Foothil		INSURER D :							
		Phoenix	, AZ 85048									
					INSURER E :							
		4050			INSURER F :							
		AGES		CERTIFICATE NUMBER:			REVISION NUMBER:					
Plea Dish	LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required) Please see Certificate of Liability, Acord 25, for remaining coverage. Equipment Breakdown (Boiler Machinery) coverage included. Crime/Employee Dishonesty/Fidelity Bond includes Property Manager as an Employee. Common Elements included on policy. 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,											
INSE	1	TYPE OF IN		UCH POLICIES. LIMITS SHOWN MAY HA	POLICY EFFECTIVE	POLICY EXPIRATION	COVERED PROPERTY		LIMITS			
	X	PROPERTY			DATE (MM/DD/YYYY)	DATE (MM/DD/YYYY)	BUILDING	\$				
		1		S0001PK000626-00	03/31/2025	03/31/2026		-				
	CAL	JSES OF LOSS	DEDUCTIBLES		00/01/2020	03/31/2020	PERSONAL PROPERTY	\$				
		BASIC	BUILDING 10,000				BUSINESS INCOME	\$				
		BROAD	CONTENTS				EXTRA EXPENSE	\$				
		SPECIAL					RENTAL VALUE	\$				
		EARTHQUAKE					BLANKET BUILDING	\$				
		WIND					BLANKET PERS PROP	\$				
							X BLANKET BLDG & PP	\$	11,175,406			
	x	FLOOD Ded Per Bldg	10,000	-			X BLANKET BLDG & PP X Bld Ord B:		500,000			
	<u> </u>	Bld Ord A- Incl	10,000				<u>^</u>	\$	500,000			
	X						X Bld Ord c:	\$	500,000			
		INLAND MARINE		TYPE OF POLICY				\$				
	CAL	JSES OF LOSS						\$				
		NAMED PERILS		POLICY NUMBER				\$				
								\$				
В	X	CRIME					X Deductible: \$250	\$	253,000			
		E OF POLICY						\$				
1		delity Bond		768601689	03/31/2025	03/31/2026	├ ─┤	\$				
<u> </u>		-						1				
	<u> </u>	BOILER & MACH EQUIPMENT BRI	EAKDOWN				├	\$				
								\$				
								\$				
								\$				
SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Special Form, Replacement Cost on an agreed value with no coinsurance. 64 Units. Policy is Walls In excluding betterments and improvements. Severability of Interest included on Package Policy.												
CF)FR		CANCELLA	ΓΙΟΝ						
			- = 1 \									
Vision Community Management 16625 S. Desert Foothills Pkwy Phoenix, AZ 85048					THE EXPIRA	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						
AC	ORE	0 24 (2016/03)			© 1995-2015 AC	ORD CORPORATION.	All rig	hts reserved.			



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 <u>Section 9 "Insurance Requirements Generally"</u> 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 <u>some of the coverage</u> 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.



- 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 suggests on how to supplement.

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

Glad to be of service, *Jaula L. Conrad* Paula L. Conrad Account Manager





<u>Crystal Springs II, Inc</u> 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.

<u>General Liability: American Automobile Ins. Co.: 3/31/2025 - 3/31/2026</u> \$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.

<u>Umbrella Liability: Federal Insurance Company: 3/31/2025 - 3/31/2026</u> \$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