

**CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)

4/7/2025

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).

|   |   |                                      |
|---|---|--------------------------------------|
| <b>PRODUCER</b><br>Kara K. Anspach Insurance Agency, Inc.<br>10049 E Dynamite Blvd #135<br>Scottsdale, AZ 85262                           | <b>CONTACT NAME:</b> Kara K. Anspach        |                                      |
|   | <b>PHONE (A/C, No, Ext):</b> (480) 998-8070 | <b>FAX (A/C, No):</b> (480) 951-3519 |
|   | <b>E-MAIL ADDRESS:</b> kara@karains.com     |                                      |
|   | <b>INSURER(S) AFFORDING COVERAGE</b>        |                                      |
|   | <b>INSURER A:</b> Truck Insurance Exchange  |                                      |
|   | <b>INSURER B:</b> CNA                       |                                      |
| <b>INSURED</b><br>Montana Blanca HOA<br><br>C/O Real Manage LLC, DBA Vision Communi<br>16625 S Desert Foothills Pkwy<br>Phoenix, AZ 85048 | <b>INSURER C:</b>                           |                                      |
|   | <b>INSURER D:</b>                           |                                      |
|   | <b>INSURER E:</b>                           |                                      |
|   | <b>INSURER F:</b>                           |                                      |
|   |   |                                      |
|   |   |                                      |

**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   |              |
|----------|--|---|----------|---------------|-------------------------|-------------------------|--|--------------|
| <b>A</b> | <input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b>        | <input checked="" type="checkbox"/>                   |          | 60224 16 92   | 3/23/2025               | 3/23/2026               | EACH OCCURRENCE  | \$ 1,000,000 |
|          | <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR |   |          |               |                         |                         | DAMAGE TO RENTED PREMISES (Ea occurrence)                            | \$ 75,000    |
|          |  |   |          |               |                         |                         | MED EXP (Any one person)   | \$ 5,000     |
|          |  |   |          |               |                         |                         | PERSONAL & ADV INJURY  | \$ Included  |
|          |  |   |          |               |                         |                         | GENERAL AGGREGATE  | \$ 2,000,000 |
|          |  |   |          |               |                         |                         | PRODUCTS - COMP/OP AGG   | \$ 1,000,000 |
|          |  |   |          |               |                         |                         |  | \$           |
|          |  |   |          |               |                         |                         |  |              |
|          | <b>AUTOMOBILE LIABILITY</b>  |   |          |               |                         |                         | COMBINED SINGLE LIMIT (Ea accident)                                  | \$           |
|          | <input type="checkbox"/> ANY AUTO  |   |          |               |                         |                         | BODILY INJURY (Per person)   | \$           |
|          | <input type="checkbox"/> OWNED AUTOS ONLY                                      | <input type="checkbox"/> SCHEDULED AUTOS              |          |               |                         |                         | BODILY INJURY (Per accident)   | \$           |
|          | <input type="checkbox"/> HIRED AUTOS ONLY                                      | <input type="checkbox"/> NON-OWNED AUTOS ONLY         |          |               |                         |                         | PROPERTY DAMAGE (Per accident)                                       | \$           |
|          | <input type="checkbox"/>   | <input type="checkbox"/>                              |          |               |                         |                         |  | \$           |
|          | <input type="checkbox"/>   | <input type="checkbox"/>                              |          |               |                         |                         |  |              |
|          | <b>UMBRELLA LIAB</b>   |   |          |               |                         |                         | EACH OCCURRENCE  | \$           |
|          | <b>EXCESS LIAB</b>   | <input type="checkbox"/> OCCUR                        |          |               |                         |                         | AGGREGATE  | \$           |
|          |  | <input type="checkbox"/> CLAIMS-MADE                  |          |               |                         |                         |  | \$           |
|          | <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$             |   |          |               |                         |                         |  |              |
|          | <b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b>                           |   |          |               |                         |                         | <input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER |              |
|          | ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)    | <input type="checkbox"/> Y <input type="checkbox"/> N | N/A      |               |                         |                         | E.L. EACH ACCIDENT   | \$           |
|          | If yes, describe under DESCRIPTION OF OPERATIONS below                         |   |          |               |                         |                         | E.L. DISEASE - EA EMPLOYEE   | \$           |
|          |  |   |          |               |                         |                         | E.L. DISEASE - POLICY LIMIT  | \$           |
|          |  |   |          |               |                         |                         |  |              |
| <b>A</b> | <b>Fidelity Bond</b>   | <input checked="" type="checkbox"/>                   |          | 60224 16 92   | 03/23/2025              | 03/23/2026              |  | \$50,000     |
| <b>B</b> | <b>Directors &amp; Officers</b>  | <input checked="" type="checkbox"/>                   |          | 0250717444    | 03/01/2025              | 03/01/2026              |  | \$1,000,000  |

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

152 single family home HOA located in El Mirage, AZ 85335  
COMMON AREAS ONLY

**CERTIFICATE HOLDER****CANCELLATION**

|  |  |
|--|--|
| Montana Blanca Homeowners Association<br>C/O Real Manage LLC DBA Vision Community Mgmt<br>as additional insured<br>16625 S Desert Foothills Pkwy<br>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<br><br>Kara K. Anspach   |