

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 06/02/2025

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.

PRODUCER	CONTACT NAME:						
Socher Insurance Agency, Inc.	PHONE (A/C, No, Ext): (877) 317-9300 FAX (A/C, No): (877) 3	317-9305					
7901 Stoneridge Drive, Suite 403 Pleasanton, CA 94588	E-MAIL ADDRESS: info@hoainsurance.net						
Toucanton, Cr. V. 1000	PRODUCER CUSTOMER ID: SYCASQU-01						
	INSURER(S) AFFORDING COVERAGE	NAIC#					
INSURED	INSURER A : Accredited Surety and Casualty Company, Inc.						
Sycamore Square Homeowners Association	INSURER B : PMA Insurance Group						
Real Manage Family Of Brands Vision Community Manage	INSURER C:						
16625 South Desert Foothills Pkwy Phoenix. AZ 85048	INSURER D:						
FIIOGIIIA, AZ 03040	INSURER E :						
	INSURER F:						

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

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 coverage included. Crime/Employee Dishonesty/Fidelity Bond includes Property Manager as an Employee.

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 INS	SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)		COVERED PROPERTY	LIMITS	
Α	Х	PROPERTY						BUILDING	\$	
	CAI	JSES OF LOSS	DEDUCTIBLES	1-HNY-AZ-01-01558297-00	06/14/2025	06/14/2026		PERSONAL PROPERTY	\$	25,000
		BASIC	BUILDING 25,000					BUSINESS INCOME	\$	
		BROAD	CONTENTS					EXTRA EXPENSE	\$	
	X	SPECIAL	00.11.2.11.0					RENTAL VALUE	\$	
		EARTHQUAKE					X	BLANKET BUILDING	\$	8,342,451
		WIND						BLANKET PERS PROP	\$	
		FLOOD						BLANKET BLDG & PP	\$	
	X	Cov. A: Include					X	Cov. B	\$	834,245
							X	Cov. C	\$	834,245
		INLAND MARINE		TYPE OF POLICY					\$	
	CAUSES OF LOSS								\$	
	NAMED PERILS			POLICY NUMBER					\$	
									\$	
В	X	CRIME					Х	Ded. \$1,000	\$	50,000
	TYF	PE OF POLICY							\$	
	Fic	delity Bond		4125011618081Y		06/14/2026			\$	
		BOILER & MACH							\$	
		EQUIPMENT BRI	EAKDOWN						\$	
									\$	
								1	\$	

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Special Form (wind included), 100% Replacement Cost Basis with No Co-Insurance and a 2% inflation guard is included. 30 Units. Policy is Walls In if your Condominium Association Agreement requires it. Severability of Interest included on Package Policy. Common elements included on policy.

CERTIFICATE HOLDER

Additional Insured
REALMANAGE, LLC | VISION COMMUNITY MANAGEMENT
16625 South Desert Foothills Pkwy
Phoenix, AZ 85048

CANCELLATION

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

Dont

SYCASQU-01

MSUMNER



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 6/2/2025

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).

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PRODUCER Socher Insurance Agency, Inc.					CONTA NAME:	ACT									
									FAX (A/C, No):(877) 317-9305						
7901 Stoneridge Drive, Suite 403 Pleasanton, CA 94588						E-MAIL (ACC, NO). (CTT) CTT COCC (ACC, NO). (CTT) CTT COCC (ACC, NO). (CTT) CTT COCC (ACC, NO). (CTT) CTT CTT CTT CTT CTT CTT CTT CTT CTT									
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INSU	KED	S	vcamo	re Sa	uare Homeowi	ners /	Asso	ciation	INSURI						
								on Community Managem	INSURI						
					Desert Foothill	ls Pkv	s Pkwy			ER D :					
Phoenix, AZ 85048								INSURI							
									INSURI	ERF:					
CO	VER	AGES	:		CER	RTIFIC	CATE	NUMBER:				REVISION NUMBER	R:		
								URANCE LISTED BELOW I							
CI	ERTI	FICATE	MAY E	BE IS	SUED OR MAY	PER	TAIN,	THE INSURANCE AFFORI	DED B,	Y THE POLIC	IES DESCRIB				
INSR	CLL	JSIONS						LIMITS SHOWN MAY HAVE	BEEN I						
LTR			TYPE OF			INSD	SUBR WVD	POLICY NUMBER		(MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		4 000 000	
Α	X	СОММ	ERCIAL G		AL LIABILITY				00 6/14/2025		EACH OCCURRENCE	\$	1,000,000		
		CI	LAIMS-MA	DE _	OCCUR	X		1-HNY-AZ-01-01558297-		6/14/2025	6/14/2026	DAMAGE TO RENTED PREMISES (Ea occurrence	e) \$	100,000	
											MED EXP (Any one persor	n) \$	5,000		
	GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY PRO- JECT LOC OTHER:								PERSONAL & ADV INJUR	RY \$	1,000,000				
									GENERAL AGGREGATE	\$	2,000,000				
									PRODUCTS - COMP/OP A	AGG \$	2,000,000				
										\$					
Α	AUT	AUTOMOBILE LIABILITY								COMBINED SINGLE LIMIT (Ea accident)	T \$	1,000,000			
	ANY AUTO			X	1-HNY-AZ-01-01558297-0	00 6/14/2025	6/14/2026	BODILY INJURY (Per pers	son) \$						
		OWNED AUTOS ONLY X HIRED AUTOS ONLY X AUTOS ONLY X AUTOS ONLY X AUTOS ONLY						BODILY INJURY (Per accid							
	Х									PROPERTY DAMAGE (Per accident)	\$				
		AUTUS	ONLT		AUTOS ONLT							(i or assident)	\$		
		UMBRELLA LIAB OCCUR								EACH OCCURRENCE	\$				
		EXCESS LIAB CLAIMS-MADE		:						AGGREGATE	\$				
	DED RETENTION \$									\$					
	WORKERS COMPENSATION								PER 01 STATUTE EF	TH-					
	AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE						E.L. EACH ACCIDENT	\$							
	OFFI (Mar	CER/ME	MBER EXC n NH)	CLUDE	D?	N/A						E.L. DISEASE - EA EMPLO			
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY L							
Α			1-HNY-AZ-01-01558297-	00	6/14/2025	6/14/2026	Ded: \$5,000	iivii i 🏺	1,000,000						
DEC		1011.05	ODEDATIO	ONG / !	OCATIONS (VEU)	1.50 (L	404 Additional Damanta Catada							
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 building values.															
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CERTIFICATE HOLDER

Additional Insured REALMANAGE, LLC | VISION COMMUNITY MANAGEMENT 16625 South Desert Foothills Pkwy Phoenix, AZ 85048 CANCELLATION

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

Dont



June 2, 2025

Sycamore Square Homeowners Association

Dear Community Members,

Socher Insurance Agency has placed coverage for the Association's Property and General Liability effective June 14, 2025 to June 14, 2026. This letter is to advise you of the building coverage provided for the Association and what type of personal insurance coverage you should purchase as a Unit Owner.

FACTS YOU SHOULD KNOW ABOUT THE ASSOCIATION'S BLANKETED PROPERTY COVERAGE:

- 1. The Association currently has blanketed property coverage for the common area and buildings provided by Accredited Surety and Casualty Company Inc.
- 2. The Association has a property deductible of \$25,000.
- 3. The Accredited Surety Policy provides a Following Form regarding coverage for the interior of the unit. The interpretation of the CC&Rs are that the Policy covers interior components and will provide coverage to restore the interior of the unit back to the original condition up to original construction specifications, not including Betterments and Improvements.
- 4. You as the individual Unit Owner need to provide coverage for any upgrades beyond original construction specifications, and for your personal property residing within the unit.

Below are some coverage options that we recommend you as the unit owner have on your personal insurance policy, if these coverage options are not included on your current policy, we suggest adding them. Please contact your individual personal lines brokers for details about how to include these options.

Unit Owners Insurance Policy:

An insurance policy may be purchased through your personal Insurance Agent/ Broker. We suggest you include the following options:

- Building/Property Coverage: Building/structural coverage that the Association will not provide, I.E., interior upgrades beyond original construction specifications.
- **Personal Content Coverage:** Coverage for any personal items that are yours and not the Association's, as the Association will not cover these items at the time of loss. For example: furniture, jewelry, clothing, laptop computers, televisions., etc.
- Deductible reimbursement: If the loss comes from the interior of the unit and the Association charges you the deductible for
 the claim, this coverage should "reimburse" you for the Association's deductible once you pay your personal insurance policy
 deductible.
- Personal Liability. Protects yourself from liability losses that occur from within your unit (like a slip and fall).
- Loss of Use If there is a loss at your unit and you have to stay off premises during the rebuilding process, this coverage would
 take care of this extra expense.
- Loss Assessment for Property/Liability and/or Earthquake If a covered loss exceeds the limits of Insurance coverage provided by the Association, the Association would have a special assessment. This option would cover your portion of the special assessment, less your personal policy deductible.

To request a Certificate or Evidence of Insurance, please go to www.hoainsurance.net and select the green Services box, then Request a Certificate and follow the instructions.

If you need to make a claim, please call your community management company; **RealManage Family of Brands | Vision Community Management, 480-759-4945.**

Socher Insurance Agency specializes in coverage for associations, not individual property owners. You should discuss these coverage options with your personal lines agent.