

.

CJIMINEZ DATE (MM/DD/YYYY)

PAPARID-01

		;EF	RLI	FICATE OF LIA	BIL	ITY INS	SURAN	CE	6/	26/2025
E	HIS CERTIFICATE IS ISSUED AS A CERTIFICATE DOES NOT AFFIRMAT SELOW. THIS CERTIFICATE OF INS REPRESENTATIVE OR PRODUCER, AN	IVEL SUR/	Y OI	R NEGATIVELY AMEND, DOES NOT CONSTITUT	EXTE	ND OR ALT	ER THE CO	OVERAGE AFFORDED	BY TH	E POLICIES
ľ	MPORTANT: If the certificate holder SUBROGATION IS WAIVED, subject his certificate does not confer rights to	ct to	the	terms and conditions of t	he pol	icy, certain	policies may			
	DUCER				CONTAC NAME:					
Socher Insurance Agency, Inc. 7901 Stoneridge Drive, Suite 403 Pleasanton, CA 94588						MAME. FAX PHONE (A/C, No, Ext): (877) 317-9300 FAX E-MAIL ADDRESS: info@hoainsurance.net (A/C, No): (877) 31				
						INS	URER(S) AFFO	RDING COVERAGE		NAIC #
					INSURE	RA: Americ	an Automo	bile Insurance Comp	any	
INS	JRED Papago Ridge Condominiun		nore	Association	INSURE	_{R B :} Federal	Insurance	Company	-	
	RealManage Family of Brand		ners	ASSOCIATION	INSURER C : PMA Insurance Group					
	Vision Community Managen	nent			INSURER D : Continental Casualty Company					
	16625 S Desert Foothills Pky		INSURER E :							
	Phoenix, AZ 85048			F	INSURE					
СС	VERAGES CER	TIFI	CATE	E NUMBER:				REVISION NUMBER:		1
l C	HIS IS TO CERTIFY THAT THE POLICIE NDICATED. NOTWITHSTANDING ANY R ERTIFICATE MAY BE ISSUED OR MAY XCLUSIONS AND CONDITIONS OF SUCH	EQU	IREM	ENT, TERM OR CONDITION THE INSURANCE AFFORD	I OF A DED BY	NY CONTRA	CT OR OTHER	R DOCUMENT WITH RESP ED HEREIN IS SUBJECT	ECT TO	WHICH THIS
INSE		ADDL	SUBR			POLICY EFF	POLICY EXP	LIM	TS	
A	X COMMERCIAL GENERAL LIABILITY	INSD	WVD	TOLIOT NOMBER			(MM/DD/YYYY)	EACH OCCURRENCE	s	1,000,000
				CLB1000545-02		6/20/2025	6/20/2026	DAMAGE TO RENTED	\$	300,000
						0/20/2020	0/20/2020	PREMISES (Ea occurrence)	-	5,000
								MED EXP (Any one person)	\$	1,000,000
								PERSONAL & ADV INJURY	\$	2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$	2,000,000
	OTHER:							PRODUCTS - COMP/OP AGG	\$	_,000,000
Α	AUTOMOBILE LIABILITY							COMBINED SINGLE LIMIT (Ea accident)	\$	
	ANY AUTO			CLB1000545-02	6/20/20	6/20/2025	6/20/2026	BODILY INJURY (Per person)	\$	
	OWNED AUTOS ONLY SCHEDULED AUTOS HIRED AUTOS ONLY NON-OWNED AUTOS ONLY							BODILY INJURY (Per accident PROPERTY DAMAGE (Per accident)) \$\$	
	X Included								\$	
В	X UMBRELLA LIAB X OCCUR	=				6/20/2025	6/20/2026	EACH OCCURRENCE	\$	5,000,000
	EXCESS LIAB CLAIMS-MADE			G75133546				AGGREGATE	\$	5,000,000
	DED X RETENTION \$ 0							\$		
С	WORKERS COMPENSATION							PER OTH- STATUTE ER	1	
	AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE			2021010722462Y		6/20/2025	6/20/2026	E.L. EACH ACCIDENT	\$	1,000,000
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N / A						E.L. DISEASE - EA EMPLOYE		1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT		1,000,000
D	Directors & Officers			618912681		6/20/2025	6/20/2026	Deductible: \$1,000	Ų.	1,000,000
	CRIPTION OF OPERATIONS / LOCATIONS / VEHICI ase see Certificate of Property, Acord 24				e, may be	e attached if mor	e space is requi	red)		

CERTIFICATE HOLDER	CANCELLATION
Certificate holder listed as additional insured RealManage Family of Brands Vision Community Management	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
16625 S Desert Foothills Pkwy Phoenix, AZ 85048	AUTHORIZED REPRESENTATIVE

 $\ensuremath{\mathbb{C}}$ 1988-2015 ACORD CORPORATION. All rights reserved.



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 06/26/2025

CJIMINEZ

PRODUCER CONTRACT OF Specific Tissurance Agency, Inc. 7969 Stonendige Drivs, Suite 403 Pleasanton, CA 94588 Image: Contract Of Specific Content	OLICY PERIOD OWHICH THIS						
7901 Stoneridge Drive, Suite 403 EARLESS Info@hoainsurance.net Pleasanton, CA 94538 EARLESS Info@hoainsurance.net INSURED INSURER C. INSURER D INSURER S. COntinental Casuality Company INSURER S. COntinental Casuality Company INSURER S. COntinental Casuality Company INSURER S. COntinental Casuality Company INSURER S. COntinental Casuality Company INSURER S. CONTINENTS OF ROPERTY (Auto: ACRONO 101, Additional Remarks Schedule, if more space is required) Please see Certificate of Liabity, Accd 25, for remaining coverage. Equipment Breakdown coverage included. CrimeEmployee Dishonesty/Fidelity Bond includes Property Manager as an Employee. THIS IS TO CERTIFY THAT THE POLICIES. Correst Producting Coverage. THIS IS TO CERTIFY THAT THE POLICIES. Correst Product Product Property Manager as an Employee. THIS IS TO CERTIFY THAT THE POLICIES. Correst Product Product Product Property Manager as an Employee. THIS IS TO CERTIFY THAT THE POLICIES. Correst Product Product Product Product Product Property Manager as an Employee. INSURER Product Product Property Manager as an Employee. THIS IS TO CERTIFY THAT THE POLICIES. Correst Product Present Product Preproduct Product Product Product Product Product	OLICY PERIOD OWHICH THIS						
Pleasanton, CA 94588 Address: mountain approximate in the insure region and insure region	OLICY PERIOD OWHICH THIS						
INSURED INSURER 2 INSURER 3: AFFORDING COVERAGE INSURED Papago Ridge Condominium Owners Association RealManage Family of Brands Vision Community Management 1625 S Description 12 Continential Casuality Company INSURER 3: Continential Casuality Company INSURER 5: COVERAGES CERTIFICATE NUMBER: INSURER 5: Continential Casuality Company INSURER 5: COVERAGES CERTIFICATE NUMBER: INSURER 5: Continential Casuality Company INSURER 5: INSURER 5: Continential Casuality Company INSURER 5: Continential Casuality Company INSURER 5: INSURER 5: Continential Casuality Company INSURER 5: Continential Casuality Company INSURER 5: COVERAGES CERTIFICATE NUMBER: REVISION NUMBER: INSURER 5: COVERAGES CERTIFICATE NUMBER: INSURER 5: Continential Casuality Company INSURER 5: COVERAGES CERTIFICATE NUMBER: REVISION NUMBER: INSURER 5: COVERAGES CERTIFICATE NUMBER: REVISION NUMBER: INSURER 5: COVERAGES CERTIFICATE NUMBER: REVISION NUMBER: INSURER 5: COVERAGES COVERAGE Science Internation Coverage: INSURATE: FRONDAD CONDITION OF PROPERTY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO ALL T EXCLUSIONS AND CONDITIONS OF SUCH POLICIES: INTER SHOWN MAY HAVE BEEN REDUCIES DESCRED HERDER INSURATE CLUSIONS AND CONDITIONS OF S	OLICY PERIOD OWHICH THIS						
INSURED Papago Ridge Condominium Owners Association RealManage Family of Brands Vision Community Management 16225 S Desert Footilits Pkwy Phoenix, AZ 85048 INSURER 0: Continental Casualty Company INSURER 0: Continental Casualty Company INSURER 0: Continental Casualty Company INSURER 0: INSURER 0: INSURE 0: INSUR 0: INSURE 0: INSURE 0: INSURE 0: INSURE 0: INSU	OLICY PERIOD OWHICH THIS						
Papago Ridge Condominium Owners Association RealManage Family of Brands Vision Community Management 16625 S Desert Foothills Pkwy Pheenix, AZ 35048 INSURER 0: INSURER 0: INSURE 0: INSURER 0: INSURE 0: IN	OLICY PERIOD OWHICH THIS						
RealManage Tamily of Brands Vision Community Management 16625 S Desert Foothills Pkwy Phoenix, AZ 85048 INSURER C : INSURER D : INSURER D : INSURER F : COVERAGES CERTIFICATE NUMBER: REVISION NUMBER: 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 POLICIED. NOTWITHSTANDING ANY REQUIREMENT. TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO CERTIFICATE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BECK PTRED HERRIN IS VIBLED TO ALLT EXClusions AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REQUED BY PAID CLAIMS. COVERED PROPERTY MSR LTR TYPE OF INSURANCE POLICY NUMBER DOLICY EVERTAINTS COVERED PROPERTY MSR LTR TYPE OF INSURANCE POLICY NUMBER DOLICY EVERTAINTS COVERED PROPERTY MSR LTR TYPE OF INSURANCE POLICY NUMBER DOLICY EVERTAINTS COVERED PROPERTY MSR LTR TYPE OF INSURANCE POLICY NUMBER DOLICY EVERTAINTS COVERED PROPERTY MSR LTR TYPE OF INSURANCE	O WHICH THIS						
Mision Community Management 16625 S Desert Foothills Pkwy Phoenix, AZ 85048 INSURER D ::::::::::::::::::::::::::::::::::	O WHICH THIS						
Phoenix, AZ 85048 INSURER F : COVERAGES CERTIFICATE NUMBER: LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 10], Additional Remarks Schedule, if more space is required) Please see Certificate of Liability, Acord 25, for remaining coverage. Revision 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 POLIDINO NOF ANY CONTRACT OR OTHER DOLUMENT WITH RESPECT TO CERTIFICATE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFPORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL TEXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. NNR TYPE OF INSURANCE POLICY NUMBER DULCY EXPRATION A X PROPERTY DULOY EXPRATION CLB1000545-02 06/20/2025 06/20/2026 BUILDING VIND BROAD CONTENTS SPECIAL BUILDING BUILDING BUILDING X Ord Gov A: Incl NAMED PERILS POLICY NUMBER X Of Cov C: X Ord Cov C:	O WHICH THIS						
Insurer : Insurer	O WHICH THIS						
COVERAGES CERTIFICATE NUMBER: REVISION NUMBER: LOCATION OF PREMESS / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required) Please see Cartificate 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 POLICIES. DO NUMITH'STANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO CERTIFICATE MAY BE ISSUED OF NUM THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL T TYPE OF INSURANCE POLICY NUMBER POLICY EFFECTIVE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL T INSR TYPE OF INSURANCE POLICY NUMBER POLICY EFFECTIVE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL T INSR TYPE OF INSURANCE POLICY NUMBER POLICY EFFECTIVE POLICY POLICY EFFECTIVE POLICY A X PROPERTY CLB1000545-02 06/20/2025 06/20/2026 BUILDING BLANKET BUILDING BLANKET BUILDING BLANKET BUILDING BLANKET BUILDING COVERED APPOPENTY X SPECIAL CLB1000545-02 06/20/2025 06/20/2026 BUILDING PERSPROP X SPECIAL BUILDING EXTRA EXPENSE RENTAL VALUE BLANKET BU	O WHICH THIS						
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 POLICIES. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO CERTIFICATE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL TEXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. INR TYPE OF INSURANCE POLICY NUMBER POLICY EFFECTIVE DATE (MM/DD/YYY) COVERED PROPERTY A X PROPERTY BASIC BUILDING BUILDING BUILDING BASIC BUILDING CONTENTS CLB1000545-02 06/20/2025 06/20/2026 PERSONAL PROPERTY X SPECIAL EARTHQUAKE BUILDING BUILDING BUILDING BUILDING WIND IEARAKET PERS PROP BUILANKET BUILANKET PERS PROP BUILANKET PERS PROP BUILANKET PERS PROP X Ord Cov A: Incl VIPE OF POLICY POLICY NUMBER VIPE OF POLICY VIECAUSES OF LOSS VIECAUSES OF LOSS <th>O WHICH THIS</th>	O WHICH THIS						
CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDE BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL T INSR TYPE OF INSURANCE POLICY IMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. INSR TYPE OF INSURANCE POLICY IMMBER POLICY EFFECTIVE DATE (MM/DD/YYY) DOLICY EXPIRATION DATE (MM/DD/YYY) COVERED PROPERTY INSR CAUSES OF LOSS DEDUCTIBLES CLB1000545-02 06/20/2025 06/20/2026 Builloing BASIC BUILDING CONTENTS CLB1000545-02 06/20/2025 06/20/2026 PERSONAL PROPERTY BASIC BUILDING CONTENTS CLB1000545-02 06/20/2025 06/20/2026 PERSONAL PROPERTY WIND EARTHQUAKE BUILDING RENTA VALUE BULANKET PERS PROP BULANKET PERS PROP VIND FLOOD TYPE OF POLICY TYPE OF POLICY X Ord Cov C: X VIND TYPE OF POLICY TYPE OF POLICY POLICY NUMBER X Ord Cov C: X Ord Cov C: INLAND MARINE TYPE OF POLICY POLICY NUMBER POLICY NUMBER X Deductible: \$2,500 Y TYPE OF POLICY FIDEDICY 618912681 06/20/202							
LTR THPE OF INSURANCE FOLLO FINGHERK DATE (MM/DD/YYYY) DATE (MM/DD/YYYY) DATE (MM/DD/YYYY) DATE (MM/DD/YYYY) A X PROPERTY CAUSES OF LOSS DEDUCTIBLES BUILDING PERSONAL PROPERTY BASIC BUILDING 10,000 BROAD CONTENTS BUISINESS INCOME EXTRA EXPENSE X SPECIAL CONTENTS CONTENTS BUILDING BLANKET BUILDING WIND EARTHQUAKE BLANKET BUILDING BLANKET PERS PROP Y Ord Cov A: Incl Ord Cov A: Incl X VIND INLAND MARINE TYPE OF POLICY Of Cov C: CAUSES OF LOSS NAMED PERILS POLICY NUMBER POLICY NUMBER B X CRIME FIDE OF POLICY Fidelity Bond 618912681 06/20/2025 06/20/2026							
Image: A start in the initial initiali initial initial initial initial initial initial initial initiali	LIMITS						
BASIC BUILDING 10,000 BROAD CONTENTS BUSINESS INCOME X SPECIAL EXTRA EXPENSE RENTAL VALUE EARTHQUAKE BLANKET BUILDING BLANKET BUILDING WIND BLANKET BUILDING BLANKET BUILDING Y Ord Cov A: Incl X Y Ord Cov A: Incl X Ord Cov A: Incl X Ord Cov B: Y Ord Cov A: Incl X Ord Cov S Ord Cov C: X NAMED PERILS POLICY NUMBER POLICY NUMBER B X crime X TYPE OF POLICY Fidelity Bond 618912681 06/20/2025 06/20/2026	\$						
Image: Stress in the second	\$						
Image: Stress in the second	\$						
EARTHQUAKE BLANKET BUILDING WIND BLANKET PERS PROP FLOOD X FLOOD X Ord Cov A: Incl X INLAND MARINE TYPE OF POLICY CAUSES OF LOSS POLICY NUMBER NAMED PERILS POLICY NUMBER TYPE OF POLICY A Fidelity Bond 618912681 BOILER & MACHINERY / 06/20/2025	\$						
WIND BLANKET PERS PROP FLOOD X V Ord Cov A: Incl X Ord Cov A: Incl X INLAND MARINE TYPE OF POLICY CAUSES OF LOSS POLICY NUMBER NAMED PERILS POLICY NUMBER TYPE OF POLICY A Fidelity Bond 618912681 BOILER & MACHINERY / I	\$						
FLOOD X BLANKET BLDG & PP Ord Cov A: Incl BLANKET BLDG & PP Ord Cov B: INLAND MARINE TYPE OF POLICY X Ord Cov C: CAUSES OF LOSS POLICY NUMBER Image: Comparison of the system o	\$						
X Ord Cov A: Incl X Ord Cov B: INLAND MARINE TYPE OF POLICY X Ord Cov C: CAUSES OF LOSS POLICY NUMBER Image: Comparison of the state of t	\$ \$ 12,542,960						
X X X X Ord Cov C: INLAND MARINE TYPE OF POLICY Image: Causes of Loss	<i>500,000</i>						
INLAND MARINE TYPE OF POLICY CAUSES OF LOSS POLICY NUMBER NAMED PERILS POLICY NUMBER X CRIME TYPE OF POLICY K Fidelity Bond 618912681 BOILER & MACHINERY / 06/20/2025	500 000						
CAUSES OF LOSS NAMED PERILS POLICY NUMBER	\$ 500,000						
NAMED PERILS POLICY NUMBER Image: Constraint of the system of the s	\$						
B X crime X Deductible: \$2,500 TYPE OF POLICY Fidelity Bond 618912681 06/20/2025 06/20/2026 Deductible: \$2,500 BOILER & MACHINERY / BOILER & MACHINERY / Image: Comparison of the second seco	\$						
TYPE OF POLICY 618912681 06/20/2025 06/20/2026 BOILER & MACHINERY / 0	\$						
TYPE OF POLICY 618912681 06/20/2025 06/20/2026 BOILER & MACHINERY / 0	\$ 450,000						
BOILER & MACHINERY /	\$						
	\$						
	\$						
	\$						
	\$						
	\$						
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 no inflation guard. 90 Units. Policy is Walls In if y Association Agreement requires it. Severability of Interest included on Package Policy. Common elements included on policy.	our Condominium						
CERTIFICATE HOLDER CANCELLATION							
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE C	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN						
16625 S Desert Foothills Pkwy AUTHORIZED REPRESENTATIVE Phoenix, AZ 85048 Chuid Jimmy							



6/20/2025

Papago Ridge Condominium Owners Association C/O 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 1500 Community Associations in Northern California.

The Association's current policy coverage is effective June 20[,] 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 Co. through CondoLogic.
- The Associations policy includes a property deductible of \$10,000 per occurrence.
- American Automobile Insurance Co. through CondoLogic. will provide whatever coverage is required by the Association's CC&Rs. <u>The Association's CC&Rs</u>, <u>Article 8.0 (i). states: The Association shall maintain</u> the following: "Property insurance on the common Elements and Units, exclusive of Improvements and betterments which were not part of the original construction and were supplied or installed by Unit Owners and furniture, furnishings or personal property of the Unit Owners

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. During after hours please call 925-322-2065. 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.

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