



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
06/12/2025

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 DAN HAKES (88-28-34H) 2501 N 4th St Ste 3 Flagstaff, AZ 86004	CONTACT NAME: PHONE (A/C, NO, EXT): (928) 226-1611 FAX (A/C, NO): 928-226-7007 E-MAIL ADDRESS: dhakes@farmersagent.com	
INSURED THE COTTAGES AT CEDAR RIDGE VISION COMMUNITY MANAGEMENT 16625 S DESERT FOOTHILLS PKWY PHOENIX, AZ 85048	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A: Truck Insurance Exchange	21709
	INSURER B: Farmers Insurance Exchange	21652
	INSURER C: Mid Century Insurance Company	21687
	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 NAME 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	ADDTL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
C	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR	Y	N	606296521	08/29/2025	08/29/2026	EACH OCCURRENCE \$2,000,000
	DAMAGE TO RENTED PREMISES (Ea Occurrence) \$75,000						
	MED EXP (Any one person) \$5,000						
	PERSONAL & ADV INJURY \$2,000,000						
	GENERAL AGGREGATE \$4,000,000						
	PRODUCTS - COMP/OP AGG \$2,000,000						
	\$						
C	AUTOMOBILE LIABILITY ☐ ANY AUTO OWNED AUTOS ONLY ☐ HIRED AUTOS ONLY ☒ SCHEDULED AUTOS ☒ NON-OWNED AUTOS ONLY			606296521	08/29/2025	08/29/2026	COMBINED SINGLE LIMIT (Ea accident) \$2,000,000
	BODILY INJURY (Per person) \$						
	BODILY INJURY (Per accident) \$						
	PROPERTY DAMAGE (Per accident) \$						
	\$						
	UMBRELLA LIAB ☐ OCCUR EXCESS LIAB ☐ CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$
	AGGREGATE \$						
	\$						
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/ EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) Y/N If yes, describe under DESCRIPTION OF OPERATIONS below	N/A					PER STATUTE OTHER \$
	E.L. EACH ACCIDENT \$						
	E.L. DISEASE - EA EMPLOYEE \$						
	E.L. DISEASE - POLICY LIMIT \$						

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
2624-2690 W JACLYN DR, FLAGSTAFF, AZ, 86001

CERTIFICATE HOLDER

CANCELLATION

VISION COMMUNITY MANAGEMENT 16625 S DESERT FOOTHILLS PKWY PHOENIX AZ 850488470	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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Dan
Hakes
Agency



August 11, 2025

Association Member:

We provide the Cottages at Cedar Ridge insurance policy and appreciate the opportunity to serve you. Our goal is for you to understand the protection it provides.

Policy Information**

Effective Date: 08/29/2025

Interior Coverage:

NOT Included

Building Coverage: **NOT Included**

Deductible:

n/a

This policy, according to association CCR, only protects the common areas of the association. It does NOT provide property coverage for any portion of an owners' home.**

We recommend you obtain a personal homeowners insurance policy for your entire structure and personal liability. Your policy should include coverages for your entire structure, personal property, loss assessment coverage, personal liability and any other coverage you deem prudent.

Please contact us with questions regarding this information. If you would like a brochure describing the correct policy type, or a customized proposal, please contact us at your convenience.

We appreciate your business.

Sincerely,

Dan Hakes

Your Financial Services Agent

** The above coverage descriptions are for informational purposes only and do not change the language of the policy in any way.

928.226.1611 p 928.226.7007 f
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www.hakesinsurance.com