



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

1/26/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERNS 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		CONTACT NAME: Kelsy De Lay	
Neate Dupey Insurance Group 8700 E. Vista Bonita Dr. Suite 270		PHONE (A/C, No, Ext): (480) 391-3000	FAX (A/C, No):
Scottsdale AZ 85255		E-MAIL ADDRESS: Kelsy@neatedupey.com	
INSURED		INSURER(S) AFFORDING COVERAGE	
Pecos Manor Homeowners Association 16625 S DESERT FOOTHILLS PKWY		INSURER A: LIO Insurance 17346	
PHOENIX AZ 85048-8470		INSURER B: CHUBB INS CO LTD 780062	
		INSURER C:	
		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 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 SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS			
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR	HOA1000041711-01	02/01/2026	02/01/2027	EACH OCCURRENCE	\$ 2,000,000			
	DAMAGE TO RENTED PREMISES (Ea occurrence)				\$ 100,000				
	MED EXP (Any one person)				\$ 5,000				
	PERSONAL & ADV INJURY				\$ 2,000,000				
	GENERAL AGGREGATE				\$ 4,000,000				
	PRODUCTS - COMP/OP AGG				\$ 4,000,000				
		\$							
GEN'L AGGREGATE LIMIT APPLIES PER:									
<input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO- JECT <input type="checkbox"/> LOC									
OTHER:									
AUTOMOBILE LIABILITY		HOA1000041711-01	02/01/2026	02/01/2027	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000			
ANY AUTO	BODILY INJURY (Per person)				\$				
OWNED AUTOS ONLY	BODILY INJURY (Per accident)				\$				
Hired AUTOS ONLY	PROPERTY DAMAGE (Per accident)				\$				
<input checked="" type="checkbox"/> SCHEDULED AUTOS									
<input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY									
UMBRELLA LIAB					EACH OCCURRENCE	\$			
EXCESS LIAB					AGGREGATE	\$			
DED	RETENTION \$							\$	
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY								PER STATUTE	OTH- ER
ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)								E.L. EACH ACCIDENT	\$
If yes, describe under DESCRIPTION OF OPERATIONS below								E.L. DISEASE - EA EMPLOYEE	\$
		E.L. DISEASE - POLICY LIMIT	\$						
B	Directors and Officers	ADOAZF181309322-002	02/01/2026	02/01/2027	Limit Aggregate DED	\$1,000,000 \$1,000,000 \$1,000			

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

222 Unit, Common Area Only, Management Company Listed as additional insured on GL, and D&O. Location:
3808 E Fairview St, Gilbert, AZ 85295

CERTIFICATE HOLDER		CANCELLATION	
Real Manage Family of Brands /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 SCOTT SHIRLEY	