



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
02/10/2026

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	480-991-4621	480-991-1617	CONTACT NAME: Stan Bergstrom Insurance Agency Inc PHONE (A/C, No. Ext): 480-991-4621 FAX (A/C, No): 480-991-1617 E-MAIL ADDRESS: info@beedyinsurance.com
Stan Bergstrom Insurance Agency Inc 10229 N Scottsdale Rd Ste A Scottsdale, AZ 85253			INSURER(S) AFFORDING COVERAGE INSURER A: Mid Century Insurance Company / Farmers 21687 INSURER B: PMA Companies 41424 INSURER C: INSURER D: INSURER E: INSURER F:
INSURED San Michelle Homeowners Association c/o Vision Community Management 16625 S Desert Foothills Pkwy Phoenix, AZ 85048			NAIC #

COVERS

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		
A	✓ COMMERCIAL GENERAL LIABILITY CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR	✓	✓	606779949	02/01/2026	02/01/2027	EACH OCCURRENCE	\$ 2,000,000	
	DIRECTORS & OFFICERS						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100,000	
	GEN'L AGGREGATE LIMIT APPLIES PER:						MED EXP (Any one person)	\$ 5,000	
	✓ POLICY <input type="checkbox"/> PRO- JECT <input type="checkbox"/> LOC						PERSONAL & ADV INJURY	\$ 2,000,000	
	OTHER:						GENERAL AGGREGATE	\$ 4,000,000	
A	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY HIRED AUTOS ONLY	✓	✓	606779949	02/01/2026	02/01/2027	PRODUCTS - COMP/OP AGG	\$ 4,000,000	
	SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY						D&O	\$ 1,000,000	
	UMBRELLA LIAB						COMBINED SINGLE LIMIT (Ea accident)	\$ 2,000,000	
	EXCESS LIAB						BODILY INJURY (Per person)	\$	
	DED <input type="checkbox"/> RETENTION \$						BODILY INJURY (Per accident)	\$	
B	PROPERTY DAMAGE (Per accident)	\$							
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	PER STATUTE	OTHER	\$					
	<input type="checkbox"/> Y / N	N / A	03/13/2025	03/13/2026	E.L. EACH ACCIDENT	\$ 1,000,000			
	E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000							
	E.L. DISEASE - POLICY LIMIT	\$ 1,000,000							
A Employee Dishonesty/Crime	606779949	02/01/2026	02/01/2027	\$ 250,000					

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

5310 E Harmony Ave, Mesa, 85206

Building Coverage: \$140,200 150% Extended Replacement Cost; Specified Property (in addition to building) \$100,000; Outdoor Property \$50,000 (\$25,000

per tree / shrub - wind & hail included); Outdoor Signs \$50,000 (\$25,000 per sign); Special Form, Includes Separation of Insureds, Includes Building Ordinance A, B & C

Crime/Employee dishonesty coverage applies to Property manager

148 Units (Common Area Only) Coverage does not apply to individually owned units;

CERTIFICATE HOLDER

CANCELLATION

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 Stan Bergstrom, AGENT