



THEGREA-18

CJIMINEZ

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

2/12/2026

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 San Ramon, CA-HUB International Insurance Services Inc. 6101 Bollinger Canyon Rd Suite 150 San Ramon, CA 94583-5108	CONTACT NAME: PHONE (A/C, No, Ext): (877) 317-9300 FAX (A/C, No): E-MAIL ADDRESS:
	INSURER(S) AFFORDING COVERAGE INSURER A: Accelerant National Insurance Company INSURER B: Federal Insurance Company INSURER C: Continental Casualty Company INSURER D: INSURER E: INSURER F:
INSURED The Greater Granville Homeowner's Association, Inc. RealManage Family Of Brands Vision Community Management 16625 S Desert Foothills Pkwy, Phoenix, AZ 85048	NAIC # 10220 20281 20443

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 INSD	SUBR 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 checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:			N030PK3317-01	2/1/2026	2/1/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
A	<input type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			N030PK3317-01	2/1/2026	2/1/2027	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 0			G75279024	2/1/2026	2/1/2027	EACH OCCURRENCE \$ 3,000,000 AGGREGATE \$ 3,000,000
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y / N If yes, describe under DESCRIPTION OF OPERATIONS below		N / A				PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
C	Directors & Officers			768593710	2/1/2026	2/1/2027	Deductible - \$1,000 1,000,000

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.

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



A **HUB International** Company

Socher Insurance Agency, a HUB International company

877.317.9300

CA Broker License: #0C97535

888.577.1587 Fax

NV Broker License: #498347

AZ Broker License: #1800015845

hoainsurance.net

hubinternational.com

2/1/2026

The Greater Granville Homeowner's Association, Inc.
c/o RealManage Family of Brands
dba : Vision Community Management
16625 S Desert Foothills Pkay.
Phoenix, AZ 85048

RE: Coverage for the Interior of Units

Dear Community Members:

Socher a HUB International Company 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 February 1, 2026 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 Accelerant National Insurance Company.
- The Associations policy includes a property deductible of \$25,000 per Unit.
- **The Association’s insurance policies cover the buildings but includes a “Bare Walls” coverage form. This means that unit owners are responsible for insuring the Interior of their Units including Betterments & Improvements and Personal Property situated within an individual unit.**

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. 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 **some of the coverage** 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 \$25,000 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.

