



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
01/09/2026

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 Christian Krueger Agency, LLC 1130 N Val Vista Dr Ste 101 Mesa AZ 85213	CONTACT NAME: Christian Krueger PHONE (A/C, No, Ext): 480-607-3010 E-MAIL ADDRESS: ckruieger@farmersagent.com	FAX (A/C, No): 480-607-5871
	INSURER(S) AFFORDING COVERAGE INSURER A: Truck Insurance Exchange	
INSURED Mountain Ridge Condominiums 16625 S Desert Foothills Pkwy Phoenix	INSURER B: 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 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 checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	607027904	03/01/2026	03/01/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 75,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 1,000,000 \$
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	607027904	03/01/2026	03/01/2027	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$	<input type="checkbox"/>	<input type="checkbox"/>				EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Property	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	607027904	03/01/2026	03/01/2027	\$5,000 Deductible \$5,115,700
A	Crime	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	607027904	03/01/2026	03/01/2027	\$500 Deductible \$50,000
A	Directors & Officers	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	607027904	03/01/2026	03/01/2027	\$1,000 Deductible \$1,000,000

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

Condominium Association consisting of 28 units in Phoenix, AZ. Coverage

Vision Community Management is listed as an additional insured

CERTIFICATE HOLDER
 Vision Community Management
 16625 S Desert Foothills Pkwy
 Phoenix, AZ 85048
CANCELLATION

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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Subject: Mountain Ridge Condominium Insurance Policy Coverage

Farmers Insurance Company is the company of record for the Master Insurance policy. This is an all-inclusive replacement cost policy which pays for direct physical loss to all buildings and structures at the described premises, less betterments and improvements. Coverage is extended to items such as carpet, flooring, cabinetry, plumbing, and electrical fixtures, wall paper, and paneling.

The master policy deductible for each occurrence will be increasing to \$5,000 effective March 1st. Please be sure to review your current policy so that you have enough coverage for this change.

CLAIMS MUST BE FILED THROUGH THE PROPERTY MANAGEMENT COMPANY.

Note: Unit Owner's personal property and personal liability within the unit are not covered under the master insurance policy. For those who rent out their unit, the master policy does not provide coverage for property within the units. There is no coverage for loss of renters, personal or landlord liability. Please call our agency if you need a Condo Owner or Condo Rented to others policy.

If you don't have an agent, and would like a no obligation quote, or have any questions, please feel free to reach out to us at our office at 480-607-3010.

Thank you for your business.

Sincerely,

A handwritten signature in blue ink, appearing to read "Christian Krueger".

Christian Krueger
The Christian Krueger Agency
<https://agents.farmers.com/az/mesa/christian-krueger>

This is a general description of coverage and not a policy contract