CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 8/28/2026

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
LaBarre/Oksnee Insurance
30 Enterprise, Suite 180
Aliso Viejo CA 92656

CONTACT NAME:
PHONE (A/C, No, Ext): 800-698-0711 **FAX (A/C, No):** 949-588-1275
E-MAIL ADDRESS: proof@hoa-insurance.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Accelerant National Insurance Company	10220
INSURER B : Federal Insurance	20281
INSURER C : PMA Insurance Group	12262
INSURER D : Accredited Surety And Casualty Company	26379
INSURER E :	
INSURER F :	

INSURED THEGARD-01
The Gardens Inc. HOA
c/o RealManage DBA Vision
16625 S. Desert Foothills Pkwy
Phoenix AZ 85048

COVERAGES **CERTIFICATE NUMBER:** 800929364 **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	X COMMERCIAL GENERAL LIABILITY	Y		N030PK4003-01	8/15/2026	8/15/2027	EACH OCCURRENCE	$ 1,000,000
	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 100,000
							MED EXP (Any one person)	$ 5,000
							PERSONAL & ADV INJURY	$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 2,000,000
	X POLICY PRO-JECT LOC						PRODUCTS - COMP/OP AGG	$ 2,000,000
	OTHER:							$
A	AUTOMOBILE LIABILITY			N030PK4003-01	8/15/2026	8/15/2027	COMBINED SINGLE LIMIT (Ea accident)	$ 1,000,000
	ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	X HIRED AUTOS ONLY / X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
B	X UMBRELLA LIAB X OCCUR			G75716060	8/15/2026	8/15/2027	EACH OCCURRENCE	$ 5,000,000
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	$ 5,000,000
	DED RETENTION $							$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N						PER STATUTE / OTH-ER	
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	N / A					E.L. EACH ACCIDENT	$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$
A	Property			N030PK4003-01	8/15/2026	8/15/2027	$10,000 Deductible	$12,600,000
C	Crime/Fidelity Bond	Y		4126011638691Y	8/15/2026	8/15/2027	$1,000 Deductible	$300,000
D	Directors & Officers Liability	Y		1-SKN-AZ-17-01577422-01	8/15/2026	8/15/2027	$1,000 Deductible	$1,000,000

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

HOA consists of 43 units. Located in Scottsdale, AZ 85251

Management Company is Additionally Insured on the General Liability, D&O Liability, and Fidelity Bond.

See 2nd page of certificate of insurance for further coverage information.

See Attached...

CERTIFICATE HOLDER

RealManage DBA Vision
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

AGENCY CUSTOMER ID: THEGARD-01

LOC #:

ADDITIONAL REMARKS SCHEDULE

AGENCY LaBarre/Oksnee Insurance	NAMED INSURED The Gardens Inc. HOA c/o RealManage DBA Vision 16625 S. Desert Foothills Pkwy Phoenix AZ 85048
POLICY NUMBER	
CARRIER / NAIC CODE	EFFECTIVE DATE:

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 **FORM TITLE:** CERTIFICATE OF LIABILITY INSURANCE

Coverage is provided with the following insuring agreement:
Single Entity Coverage (Walls In, excluding Improvements and Betterments)

Coverage Includes:
Special Form with Guaranteed Replacement Cost for the entire project, including common elements
Wind/Hail (excludes direct loss to Trees/Shrubs)
Equipment Breakdown
Building Ordinance or Law A B & C
Inflation Guard NOT available (limits reviewed annually to ensure 100% Replacement Cost)
Severability of Interest / Separation of Insureds
Waiver of Rights of Recovery
Computer Fraud & Transfer Fraud
No Co-Insurance
Hired & Non-Owned Auto
D&O is a claims-made policy

LABARRE OKSNEE

The Gardens Inc. HOA

8/15/2026 – 8/15/2027

The Association maintains a master insurance policy. This policy includes **General Liability** (protects the association from lawsuits arising out of the third-party injuries), **Directors & Officers Liability** (protects the association from claims or lawsuits against the board), and **Fidelity/Crime coverage** (protects the money in the bank from fraudulent or dishonest acts). The Association also carries property coverage to ensure the buildings and finished interiors (including fixtures, all built-in or set-in appliances, cabinets, countertops and initial basic floor coverings as initially installed per the original plans and specifications, EXCLUDING upgrades, betterments & Improvements)**.** Some examples of the perils you are insured for include wind, hail, lightning, fire, vandalism, malicious mischief, explosion, and sudden and accidental water damage. There are certain exclusions to the master policy such as your personal property, standard maintenance, items damaged by normal wear and tear or pest (vermin) damage and subsidence.

<u>The Association's property deductible is $10,000 which, depending on the circumstances of the loss, could be your responsibility as the homeowner.</u>

What Insurance Coverage does a Unit Owner Need?

- **Personal Property** coverage WITH replacement cost covering your personal belongings as the master association policy does not cover Unit Owner's personal property.

- **<u>Please be sure to notify your personal insurance agent that this association carries a $10,000 deductible for All Other Perils, so that you are covered in the event you are responsible for that deductible or loss sustained within your unit that is less than the deductible.</u>**

- **Building upgrades, betterments and improvements** can be covered on your personal insurance. **Betterments, Improvements or Upgrades to your Unit need to be covered by you as an owner to cover any gaps in coverage in the event of loss.** The association insurance coverage will be limited to "industry standard materials" of like, kind and quality for the replacement of finished flooring, wall coverings, fixtures and cabinets.

- **Loss of Use** will pay the unit owners living expense while the unit is not inhabitable due to an insured loss. If your condo is rented out, this coverage will be replaced with Loss of Rents coverage.

- **Loss Assessment** will pay the owners share of a special assessment levied to all homeowners in the association due to an insured loss exceeding the associations master policy limits.

- **Personal Liability** pays for bodily injuries to other people or damage to their property if you are liable resulting from unintentional acts committed by qualified family members including sporting activities and acts of your pets.

Be sure to touch base with your personal insurance agent today to ensure you are properly insured, or if you would like a competitive quote, you can call our Personal Lines Expert, **Tina Terrell,** direct at **(949) 215-9803**. Thank you!

LaBarre/Oksnee Insurance Company
30 Enterprise, #180, Aliso Viejo, CA 92656
(949) 588-0711 • (800) 698-0711
www.hoains.com
License#OC84283

LABARRE OKSNEE

PROTOCOL FOR OBTAINING CERTIFICATES OF INSURANCE

We strive to make the certificate requesting process a smooth one so as to ensure the highest level of customer service for our community association management companies and homeowners. Our company partners with EOI Direct for the delivery of our condominium certificates of insurance. EOI Direct is an online utility (**www.eoidirect.com**) designed to provide round-the-clock access to condominium certificates of insurance so our company can meet the demands of certificates of insurance 24x7. EOI Direct runs a responsive help desk (**1-877-456-3643**) that will accommodate those who do not have internet access and those who do not wish to go online to obtain this information. There are a few different avenues homeowners and lenders can use to obtain certificates of insurance.

1. **New Loans, Refinance, Line of Credit** – A delivery fee is charged by EOI Direct for the immediate access and delivery of this information when a certificate of insurance is requested for the purpose of facilitating a new loan. **The fee ONLY applies to new loans whereby a lender requires that a certificate (i.e. Evidence of Insurance) be customized for a purchase, refinance, or line of credit**.
EOI allows lenders to enter personal homeowner information such as name, address, loan numbers, and mortgagee clauses onto the Evidence of Insurance, which fulfills their requirements. Generally, this ordering process is paid for and completed by the lenders or escrow companies and **not the homeowners**.

2. **Renewals** – **Homeowners** who simply need to provide proof of coverage for an existing loan, per their lender’s mailed request, can obtain that information **free of charge** through EOI Direct. Summaries of master policies –showing those coverages currently in effect – are also made available at no cost.

Homeowners may obtain this information via online, or by calling EOI Direct's help desk. When ordering a renewal certificate, homeowners should click on the option which refers to a lender letter or call requesting an annual update of insurance for existing loans.

3. **Written Request to LaBarre/Oksnee** – Our office can send Certificates of Liability to homeowners who request them in writing. The Certificate of Liability provides a summary of current coverage purchased by the association. This certificate will not list the individual homeowner name, address, loan number, or mortgagee clause, but will reflect all current coverage. Sometimes this certificate is all a lender needs to fulfill lending requirements. There is no charge for this.

4. **If you have any questions, comments, or need any assistance at all** – Please call our customer service department at 949-588-0711 and press 0. You may also send an e-mail to proof@hoa-insurance.com for assistance regarding the association's insurance, or to obtain proof of insurance for your lender. Thank you!