October 28, 2026

Union Hills Condominium Unit Owners Association dba Villas at Union Hills Condominium
c/o Vision Community Management a RealManage Company
16625 S Desert Foothills Pkwy
Phoenix, AZ 85048

Dear Community Members,

Socher Insurance Agency a HUB International Company has placed coverage for the Association's Property and General Liability effective November 1, 2026 to November 1, 2027. This letter is to advise you of the building coverage provided for the Association and what type of personal insurance coverage you should purchase as a Unit Owner.

FACTS YOU SHOULD KNOW ABOUT THE ASSOCIATION'S BLANKETED PROPERTY COVERAGE:

1. The Association currently has a Guaranteed Replacement Cost property policy providing coverage for the common area and buildings provided by Accelerant National Insurance Company.
2. The Association has a property deductible of **$10,000**.
3. The Accelerant National Policy offers an "All In' form for coverage for the interior of the unit. The Policy covers interior components and will provide coverage to restore the interior of the unit back to the original condition up to original construction specifications, ***not including Betterments and Improvements.***
4. **You as the individual Unit Owner need to provide coverage for any upgrades beyond original construction specifications, and for your personal property residing within the unit.**

Below are some coverage options that we recommend you as the unit owner have on your personal insurance policy, if these coverage options are not included on your current policy, we suggest adding them. Please contact your individual personal lines brokers for details about how to include these options.

Unit Owners Insurance Policy:

An insurance policy may be purchased through your personal Insurance Agent/ Broker. We suggest you include the following options:

- **Building/Property Coverage:** Building/structural coverage that the Association will not provide, I.E., interior upgrades beyond original construction specifications.
- **Personal Content Coverage:** Coverage for any personal items that are yours and not the Association's, as the Association will not cover these items at the time of loss. For example: furniture, jewelry, clothing, laptop computers, televisions., etc.
- **Deductible reimbursement**: If the loss comes from the interior of the unit and the Association charges you the deductible for the claim, this coverage should "reimburse" you for the Association's deductible once you pay your personal insurance policy deductible.
- **Personal Liability.** Protects yourself from liability losses that occur from within your unit (like a slip and fall).
- **Loss of Use** If there is a loss at your unit and you have to stay off premises during the rebuilding process, this coverage would take care of this extra expense.
- **Loss Assessment for Property/Liability and/or Earthquake** If a covered loss exceeds the limits of Insurance coverage provided by the Association, the Association would have a special assessment. This option would cover your portion of the special assessment, less your personal policy deductible.

To request a Certificate or Evidence of Insurance, please go to www.hoainsurance.net and select the green Services box, then Request a Certificate and follow the instructions.
If you need to make a claim, please call your community management company; ***Vision Community Management, 480-759-4945.***
Socher Insurance Agency specializes in coverage for associations, not individual property owners. You should discuss these coverage options with your personal lines agent.

MSUMNER1

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 11/02/2026

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.

PRODUCER	CONTACT NAME:	
San Ramon, CA-Socher-HUB International Insurance Services Inc. 6101 Bollinger Canyon Rd Suite 150 San Ramon, CA 94583-5108	PHONE (A/C, No, Ext): (877) 317-9300	FAX (A/C, No):
	E-MAIL ADDRESS:	
	PRODUCER CUSTOMER ID: UNIOHIL-10	

INSURED	INSURER(S) AFFORDING COVERAGE	NAIC #
Union Hills Condominium Unit Owners Association DBA Villas at Union Hills Condominium Unit Owners Real Manage Family Of Brands | Vision Community Manage 16625 South Desert Foothills Pkwy Phoenix, AZ 85048	INSURER A : Accelerant National Insurance Company	10220
	INSURER B : Continental Casualty Company	20443
	INSURER C :	
	INSURER D :	
	INSURER E :	
	INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Please see Certificate of Liability, Acord 25, for remaining coverage.
Equipment Breakdown coverage included. Crime/Employee Dishonesty/Fidelity Bond includes Property Manager as an Employee.

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	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	X PROPERTY CAUSES OF LOSS / DEDUCTIBLES BASIC BROAD X SPECIAL — BUILDING 10,000 CONTENTS EARTHQUAKE WIND FLOOD X cov A included	BINDER	11/01/2026	11/01/2027	BUILDING PERSONAL PROPERTY BUSINESS INCOME EXTRA EXPENSE RENTAL VALUE X BLANKET BUILDING X BLANKET PERS PROP BLANKET BLDG & PP X cov B/bldg. X cov C/bldg.	$ $ $ $ $ $ 32,657,503 $ 100,000 $ $ 500,000 $ 500,000
	INLAND MARINE CAUSES OF LOSS NAMED PERILS	TYPE OF POLICY POLICY NUMBER				$ $ $ $
B	X CRIME TYPE OF POLICY Crime	768734114	11/01/2026	11/01/2027	X ded: $1,000	$ 1,000,000 $ $
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN					$ $
						$ $

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Special Form (wind included), Guaranteed Replacement Cost Basis with No Co-Insurance. 201 Units. Policy is Walls in excluding Betterments & Improvements. Severability of Interest included on Package Policy. Common elements included on policy.

CERTIFICATE HOLDER

Certificate Holder is an Insured
Vision Community Management, a RealManage Company
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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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 11/2/2026

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	CONTACT NAME:	
San Ramon, CA-Socher-HUB International Insurance Services Inc. 6101 Bollinger Canyon Rd Suite 150 San Ramon, CA 94583-5108	PHONE (A/C, No, Ext): (877) 317-9300	FAX (A/C, No):
	E-MAIL ADDRESS:	

INSURED	INSURER(S) AFFORDING COVERAGE	NAIC #
Union Hills Condominium Unit Owners Association DBA Villas at Union Hills Condominium Unit Owners Real Manage Family Of Brands | Vision Community Managem 16625 South Desert Foothills Pkwy Phoenix, AZ 85048	INSURER A : Accelerant National Insurance Company	10220
	INSURER B : Federal Insurance Company	20281
	INSURER C : Ace Fire Underwriters Ins. Co.	20702
	INSURER D :	
	INSURER E :	
	INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

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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 CLAIMS-MADE X OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY PRO-JECT LOC OTHER:			BINDER	11/1/2026	11/1/2027	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG	$ 1,000,000 $ 300,000 $ 5,000 $ 1,000,000 $ 2,000,000 $ 2,000,000
A	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY SCHEDULED AUTOS X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY			BINDER	11/1/2026	11/1/2027	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	$ 1,000,000 $ $ $
B	X UMBRELLA LIAB X OCCUR EXCESS LIAB CLAIMS-MADE DED X RETENTION $ 0			BINDER	11/1/2026	11/1/2027	EACH OCCURRENCE AGGREGATE	$ 5,000,000 $ 5,000,000
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y / N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N / A					PER STATUTE OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	$ $ $
C	Directors & Officers			BINDER	11/1/2026	11/1/2027	ded: $5,000	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

Certificate Holder is an Insured
Vision Community Management, a RealManage Company
16625 S Desert Foothills Pkwy
Phoenix, AZ 85048

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AUTHORIZED REPRESENTATIVE



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SOCHER

A **HUB International** Company

Water Loss Prevention for Condo Owners

Protecting Your Home, Your Neighbors, and Your Coverage

In a multi-unit building, a single leak can travel through floors and walls and may affect neighboring units, which can lead to claims involving more than one household. Understanding common water sources and how coverage may respond can help owners and boards have more informed conversations.

Common Water Sources in Condo Units

Toilets, Sinks, Tubs & Showers

Rubber supply hoses, shut-off valves, P-traps, and worn grout or caulk are common points of failure. Many owners consider braided stainless steel supply lines and periodic visual checks for drips, bulging, soft flooring, or a loose toilet base.

Dishwashers, Washers & Ice Makers

Hoses and connections may wear over time. Manufacturer guidance on hose replacement, along with leak detection pans or automatic shut-off devices, may be worth reviewing, particularly for appliances that run while no one is home.

Water Heaters & HVAC Systems

Water heaters may fail as they age, and clogged A/C condensate lines or full drip pans may overflow. Manufacturer or licensed professional guidance can help owners understand appropriate maintenance for their equipment.

How Coverage May Respond

- **Sudden vs. Gradual Losses**
  Many policies may respond to sudden and accidental water losses, but may limit or exclude damage from gradual leaks or deferred maintenance, depending on policy terms.
- **Who May Be Responsible**
  Responsibility for a loss may depend on the source of the water and your governing documents. The association's master policy and an owner's HO-6 policy may respond differently.
- **HO-6 and Loss Assessment Coverage**
  An HO-6 policy may help with interior finishes, personal property, and liability to neighbors. Loss assessment coverage may help if the association assesses owners after a loss.
- **Deductibles and Claim History**
  Deductibles, including any amounts that governing documents allow the association to pass to owners, may be significant. Repeated claims may affect premiums or renewal options.

Topics Worth Considering

1. Reviewing manufacturer guidance for hoses, appliances, and water heaters in your unit.
2. Locating your unit's main water shut-off valve and understanding how your building asks leaks to be reported.
3. Whether leak detection devices or automatic shut-off valves may suit your home.
4. Keeping records of inspections, repairs, and maintenance, which may be useful if a claim arises.
5. Reviewing your governing documents and HO-6 policy with your insurance advisor and, where legal judgment is involved, legal counsel.

Know what your policy may and may not cover.

Your Socher team is available to discuss your coverage questions.

877.317.9300 | www.hoainsurance.net

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