November 2, 2026

**Villa Santa Fe Homeowners Association**

Dear Community Members,

Socher Insurance Agency 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 PROPERTY COVERAGE:**

1. The Association currently has property coverage for the common area and buildings provided by Accelerant National Insurance Company.
2. The Association has a property deductible of $10,000 (All Other Perils).
3. Accelerant National Insurance Company has a "Walls In" policy form (excluding betterments and improvements) regarding coverage for the interior of the units.
4. **You as the individual Unit Owner need to provide coverage for personal liability, upgrades to your own unit, and for your personal property residing within the unit.**

Below are some coverage options that are recommended; if these coverage options are not included on your current policy, we suggest adding them. Please contact your individual personal lines broker 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.
- **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:** Ask your personal agent how you should supplement the $10,000 AOP deductible.
- **Personal Liability:** Protects you 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.

Socher Insurance Agency specializes in coverage for associations, not individual property owners. You should discuss these coverage options with your personal lines agent.

CAGUILERA

# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
10/29/2026

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.<br>6101 Bollinger Canyon Rd<br>Suite 150<br>San Ramon, CA 94583-5108 | PHONE (A/C, No, Ext): (877) 317-9300 | FAX (A/C, No): |
| | E-MAIL ADDRESS: | |
| | PRODUCER CUSTOMER ID: VILLSAN-05 | |

| INSURER(S) AFFORDING COVERAGE | NAIC # |
|---|---|
| INSURER A : Accelerant National Insurance Company | 10220 |
| INSURER B : Continental Casualty Company | 20443 |
| INSURER C : | |
| INSURER D : | |
| INSURER E : | |
| INSURER F : | |

INSURED
Villa Santa Fe Homeowners Association
RealManage Family of Brands
Vision Community Management
16625 S Desert Foothills Pkwy
Phoenix, AZ 85048

**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<br>CAUSES OF LOSS / DEDUCTIBLES<br>BASIC<br>BROAD<br>X SPECIAL<br>EARTHQUAKE<br>WIND<br>FLOOD<br>X Ord Cov A Incl<br>BUILDING 10,000<br>CONTENTS | N030PK095604 | 11/01/2026 | 11/01/2027 | BUILDING<br>PERSONAL PROPERTY<br>BUSINESS INCOME<br>EXTRA EXPENSE<br>RENTAL VALUE<br>BLANKET BUILDING<br>X BLANKET PERS PROP<br>X BLANKET BLDG & PP<br>X Ord Cov B / per bldg<br>X Ord Cov C / per bldg | $<br>$<br>$<br>$<br>$<br>$<br>$ 19,997,965<br>$ 25,000<br>$ 500,000<br>$ 500,000 |
| | INLAND MARINE<br>CAUSES OF LOSS<br>NAMED PERILS | TYPE OF POLICY<br>POLICY NUMBER | | | | $<br>$<br>$<br>$ |
| B | X CRIME<br>TYPE OF POLICY<br>Crime | 618982309 | 11/01/2026 | 11/01/2027 | Deductible $2,500 | $ 150,000<br>$<br>$ |
| | BOILER & MACHINERY / EQUIPMENT BREAKDOWN | | | | | $<br>$ |
| | | | | | | $<br>$ |

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. No inflation guard included because there is GRC. 70 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 listed as Additional Insured
RealManage Family of Brands
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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VILLSAN-05 CAGUILERA

# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/29/2026

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<br>San Ramon, CA-Socher-HUB International Insurance Services Inc.<br>6101 Bollinger Canyon Rd<br>Suite 150<br>San Ramon, CA 94583-5108 | CONTACT NAME:<br>PHONE (A/C, No, Ext): (877) 317-9300 FAX (A/C, No):<br>E-MAIL ADDRESS: |
| INSURED<br>Villa Santa Fe Homeowners Association<br>RealManage Family of Brands<br>Vision Community Management<br>16625 S Desert Foothills Pkwy<br>Phoenix, AZ 85048 | INSURER(S) AFFORDING COVERAGE — NAIC #<br>INSURER A : Accelerant National Insurance Company — 10220<br>INSURER B : Federal Insurance Company — 20281<br>INSURER C : PMA Insurance Group<br>INSURER D : Continental Casualty Company — 20443<br>INSURER E :<br>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 | X COMMERCIAL GENERAL LIABILITY<br>CLAIMS-MADE X OCCUR<br>GEN'L AGGREGATE LIMIT APPLIES PER:<br>POLICY PRO-JECT LOC<br>OTHER: | | | N030PK095604 | 11/1/2026 | 11/1/2027 | EACH OCCURRENCE<br>DAMAGE TO RENTED PREMISES (Ea occurrence)<br>MED EXP (Any one person)<br>PERSONAL & ADV INJURY<br>GENERAL AGGREGATE<br>PRODUCTS - COMP/OP AGG | $ 1,000,000<br>$ 300,000<br>$ 5,000<br>$ 1,000,000<br>$ 2,000,000<br>$ 2,000,000 |
| A | AUTOMOBILE LIABILITY<br>ANY AUTO<br>OWNED AUTOS ONLY SCHEDULED AUTOS<br>X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY | | | N030PK095604 | 11/1/2026 | 11/1/2027 | COMBINED SINGLE LIMIT (Ea accident)<br>BODILY INJURY (Per person)<br>BODILY INJURY (Per accident)<br>PROPERTY DAMAGE (Per accident) | $ 1,000,000<br>$<br>$<br>$ |
| B | X UMBRELLA LIAB X OCCUR<br>EXCESS LIAB CLAIMS-MADE<br>DED X RETENTION $ 0 | | | PPP7500564L25A02 | 11/1/2026 | 11/1/2027 | EACH OCCURRENCE<br>AGGREGATE | $ 5,000,000<br>$ 5,000,000 |
| C | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY<br>ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) Y / N<br>If yes, describe under DESCRIPTION OF OPERATIONS below | N / A | | 2026011358621Y | 11/1/2026 | 11/1/2027 | X PER STATUTE OTH-ER<br>E.L. EACH ACCIDENT<br>E.L. DISEASE - EA EMPLOYEE<br>E.L. DISEASE - POLICY LIMIT | $ 1,000,000<br>$ 1,000,000<br>$ 1,000,000 |
| D | Directors & Officers | | | 618982309 | 11/1/2026 | 11/1/2027 | 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**

Certificate Holder is listed as Additional Insured
RealManage Family of Brands
Vision Community Management
Phoenix, AZ 85048

**CANCELLATION**

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AUTHORIZED REPRESENTATIVE




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