CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 11/3/2026

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 : PMA Insurance Group	12262
INSURER C : Great American Insurance Co.	16691
INSURER D : Federal Insurance	20281
INSURER E :	
INSURER F :	

INSURED CAVECRE-01
Cave Creek Villas Homeowners Association
c/o Real Manage DBA Vision
16625 S. Desert Foothills Pkwy
Phoenix AZ 85048

COVERAGES **CERTIFICATE NUMBER:** 800936003 **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** CLAIMS-MADE X OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY PRO-JECT LOC OTHER:	Y		N030PK4239-01	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			N030PK4239-01	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 $ $ $ $
D	X **UMBRELLA LIAB** X OCCUR **EXCESS LIAB** CLAIMS-MADE DED X RETENTION $ 0			G75760310	11/1/2026	11/1/2027	EACH OCCURRENCE AGGREGATE 	$ 3,000,000 $ 3,000,000 $
B	**WORKERS COMPENSATION AND EMPLOYERS' LIABILITY** ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y / N **(Mandatory in NH)** If yes, describe under DESCRIPTION OF OPERATIONS below	N / A		2026011654508Y	11/1/2026	11/1/2027	X PER STATUTE OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	 $ 1,000,000 $ 1,000,000 $ 1,000,000
A B C	Property Crime/Fidelity Bond Directors and Officers Liability	 Y Y		N030PK4239-01 4126011654508Y TBD	11/1/2026 11/1/2026 11/1/2026	11/1/2027 11/1/2027 11/1/2027	$10,000 Deductible* $1,000 Deductible $1,000 Deductible	$33,799,970 $500,000 $1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
HOA consists of 120 units. Located in Phoenix, AZ 85024.

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

Real Manage 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

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AGENCY CUSTOMER ID: CAVECRE-01

LOC #:

ADDITIONAL REMARKS SCHEDULE

AGENCY LaBarre/Oksnee Insurance	**NAMED INSURED** Cave Creek Villas Homeowners Association c/o Real Manage 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)

*Water Deductible - $25,000 per occurrence

Coverage Includes:
Special Form with 100% Replacement Cost for the entire project, including common elements
Guaranteed Replacement Cost
Wind/Hail - Included
Equipment Breakdown
Building Ordinance or Law A - Included B+C - Combined $500,000 Per Building
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

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LABARRE OKSNEE

Cave Creek Villas Homeowners Association
11/1/2026 – 11/1/2027

The Association maintains several insurance policies and/or lines of coverage, including 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). In addition, the Association carries **Property** coverage that protects common areas, residential buildings, and finished interiors. This includes fixtures, built-in or set-in appliances, cabinets, countertops, and basic flooring as originally installed as specified in the original construction plans, **excluding** upgrades, betterments & Improvements. Coverage applies to property damage resulting from covered causes of loss. Examples of covered perils include wind, hail, lightning, fire, vandalism, malicious mischief, explosion, and sudden and sudden accidental water damage. Certain exclusions apply to the master property policy. These exclusions include homeowner personal property, routine maintenance, damage caused by normal wear and tear, pest (vermin) activity, and subsidence.

The Association's insurance policy includes a $25,000 deductible for water damage claims and a $10,000 deductible for all other covered perils. Depending on the specific circumstances of the loss, these deductible amounts may become the financial responsibility of the homeowner.

What Insurance Coverage does a Unit Owner Need? Guide to HO-6 Condominium Unit Owner's Policy

- **Personal Property** Coverage with Replacement Cost — This coverage protects your personal belongings, as the Master Association Policy does not extend to Unit Owners' personal property.

- Please inform your personal insurance agent that the Association's policy includes a $25,000 **deductible** for water damage and a $10,000 deductible for all other perils. This will help ensure you have appropriate coverage in the event you are held responsible for the deductible or experience a loss within your unit that falls below the deductible amount.

- **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** coverage reimburses unit owners for necessary living expenses if the unit becomes uninhabitable due to a covered loss. If the condominium is rented to a tenant, this coverage is replaced with **Loss of Rents**, which compensates for rental income lost during the period of uninhabitability.

- **Loss Assessment** coverage pays the unit owner's share of a special assessment imposed as a result of a covered loss that exceeds the limits of the Association's master insurance policy.

- **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.

  If you are interested in obtaining an HO-6 (Condominium Unit Owners' Policy), feel free our personal lines contact, Tina Terrell, at 949-215-9803.

Claims Process

Please contact your property manager to report a claim. Your manager will notify our office if a claim needs to be filed.

Certificates of Insurance

If you need a general Certificate of Insurance for the Association, please contact our office at **proof@hoa-insurance.com**, and we will provide it via email.

For lenders requiring a certificate that includes specific loan details or a mortgagee clause, the necessary documentation can be obtained directly from **www.eoidirect.com**.