



Community Association Underwriters of America, Inc.

# CERTIFICATE OF INSURANCE

DATE: 12/20/2017 12:23:37 PM

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT 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 be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such an endorsement(s).

### PRODUCER

Community Association Underwriters Of America  
7418 East Helm Drive - Suite 206  
Scottsdale, AZ 85260

If you have any corrections or changes please Fax to (267)757-7410, email to [certs@cauinsure.com](mailto:certs@cauinsure.com) or visit our website at [www.cauinsure.com](http://www.cauinsure.com).

### COMPANY

A QBE Insurance Corporation

POLICY NUMBER  
CAU234968

EFFECTIVE DATE  
2/28/2017

EXPIRATION DATE  
2/28/2018

### INSURED

Diamond Ridge Owners Association  
C/O Vision Community Management  
16625 S. Desert Foothills Parkway  
Phoenix, AZ 85048

### COVERAGES AS OF 1/1/2018

THIS IS TO CERTIFY THAT 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.

A PROPERTY	AMOUNT OF INSURANCE	DEDUCTIBLE
RESIDENTIAL BUILDINGS	None	0
OTHER BUILDINGS	Guaranteed Replacement Cost	\$1,000
STRUCTURES	Guaranteed Replacement Cost	\$1,000
COMMUNITY PERSONAL PROPERTY	Guaranteed Replacement Cost	\$1,000
A EARTHQUAKE	None	
A FLOOD	None	
A LIABILITY	LIMIT OF INSURANCE	TYPE OF LIMIT
BODILY INJURY AND PROPERTY DAMAGE	\$1,000,000	OCCURRENCE
PERSONAL INJURY AND ADVERTISING INJURY	\$1,000,000	OFFENSE
PROPERTY DAMAGE LEGAL LIABILITY - REAL PROPERTY	\$1,000,000	OCCURRENCE
MEDICAL PAYMENTS	\$5,000	EACH PERSON
A DIRECTORS & OFFICERS LIABILITY	EACH LOSS	EACH POLICY YEAR
ERRORS & OMISSIONS INSURANCE	\$1,000,000	\$1,000,000
A FIDELITY	AMOUNT OF INSURANCE	
EMPLOYEE DISHONESTY	\$50,000	

### CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE: