



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

4/11/2022

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: Scott Shirley	
Neate Dupey Insurance Group		PHONE (A/C, No, Ext): (480) 391-3000	FAX (A/C, No):
8700 E Vista Bonita DR Ste 270		E-MAIL ADDRESS: scott@neatedupey.com	
Scottsdale AZ 85255		INSURER(S) AFFORDING COVERAGE	
		INSURER A: Travelers Standard Fire Insurance Company	NAIC # 19070
		INSURER B: Continental Casualty Company	20443
		INSURER C: Fireman's Fund Insurance Co.	21873
		INSURER D:	
		INSURER E:	
		INSURER F:	
INSURED			
Caribbean Gardens Association			
16625 S Desert Foothills Pkwy			
Phoenix AZ 85048			

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	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY	Y		BIP5P588569	02/27/2022	02/27/2023	EACH OCCURRENCE	\$ 1,000,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 300,000
							MED EXP (Any one person)	\$ 5,000
							PERSONAL & ADV INJURY	\$ 1,000,000
GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$ 2,000,000
	<input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC						PRODUCTS - COMP/OP AGG	\$ 2,000,000
	OTHER:							\$
A	AUTOMOBILE LIABILITY	Y		BIP5P588569	02/27/2022	02/27/2023	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
	<input type="checkbox"/> ANY AUTO						BODILY INJURY (Per person)	\$
	<input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS						BODILY INJURY (Per accident)	\$
	<input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
								\$
C	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR	Y		USL00213321U	02/27/2022	02/27/2023	EACH OCCURRENCE	\$ 10,000,000
	<input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE						AGGREGATE	\$ 10,000,000
	DED RETENTION \$							\$
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY							PER STATUTE	OTHER
ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y/N N/A							E.L. EACH ACCIDENT	\$
If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - EA EMPLOYEE	\$
							E.L. DISEASE - POLICY LIMIT	\$
B	Directors and Officers	Y		618893985	02/27/2022	02/27/2023	Deductible \$1,000	\$1,000,000

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

Location: 1901 E Missouri Ave, Phoenix AZ 85016. 7 Buildings - 40 Units. Building Coverage of \$7,234,276 is provided under Travelers policy # 005P588569, subject to \$5,000 Deductible. No Co-insurance on property. Buildings are Replacement cost, Special Form policy. Separation of insureds is included. Building/Law Ordinance is included. Equipment Breakdown is Included. \$250,000 Crime coverage provided under Travelers policy 005P588569, subject to \$2,500 deductible. Property Manager listed as additional insured on GL, D & O and Crime Policy

CERTIFICATE HOLDER **CANCELLATION**

Vision Community Management	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
16625 S Desert Foothills Prkwy.	
Phoenix AZ 85048	AUTHORIZED REPRESENTATIVE <i>Scott Shirley</i>

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NEATE DUPEY INSURANCE GROUP
8700 E Vista Bonita Dr #270 Scottsdale, AZ 85255
Phone (480) 391 3000

Caribbean Gardens Association master insurance policy coverage summary.

Key information regarding the Associations insurance policy

Travelers Insurance Company is the company of record for the master insurance policy.

PROPERTY insurance on the general common elements and Condo units is covered. Special form replacement cost coverage applies. Policy written as per CCR requirements.

LIABILITY insurance; \$1,000,000 with Travelers Insurance.

DIRECTORS & OFFICERS coverage; \$1,000,000 with C N A Insurance.

FIDELITY BOND; \$100,000 with Travelers Insurance.

UMBRELLA coverage \$10,000,000 with Fireman's Fund.

The master insurance policy property deductible is \$5,000.00
CLAIMS MUST BE FILED THROUGH THE PROPERTY
MANAGEMENT COMPANY.

Unit owner's insurance needs.

Note: Unit owner's personal property, and personal liability within the unit is not covered under the master policy. You need an individual Condominium owner's policy to pick up coverage for your personal property, betterments and improvements, and personal liability.

To request evidence of insurance for a lender please email request to:
clientservices@neatedupey.com

Note: this is intended to provide a summary of insurance. This is not a policy. In all cases the declarations, terms, conditions, and exclusions of the actual policy will apply