

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 02/02/2021

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 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).

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PRODUCER		CONTACT Mike Stapley Agency Inc					
Mike Stapley Agency Inc		PHONE A/C, No, Ext): (480) 503-4400 FAX (A/C, No): (855) 557-8475					
4850 E Baseline Rd Ste 101		E-MAIL ADDRESS: MSTAPLEY@amfam.com					
Mesa, AZ 85206 (480) 503-4400 (072/404)		INSURER(S) AFFORD	NAIC#				
(400) 303-4400 (072/404)		INSURER A: American Family Mutual Insurance Company, S.I. 19275					
INSURED		INSURER B:					
The Greater Granville HOA Inc.		INSURER C:					
c/o Vison Community Management 16625 S Desert Foothills Pkwy		INSURER D :					
		INSURER E :					
Phoenix, AZ 85048		INSURER F:					
COVERAGES	CERTIFICATE 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 INSR	SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP	LIMIT				
Α	AUTOMOBILE LIABILITY	А			02/01/2021	02/01/2022	BODILY INJURY (Per person)	\$	1,000,000		
	ANY AUTO						BODILY INJURY (Per accident)	\$	1,000,000		
	☐ ALL OWNED ☐ SCHEDULED AUTOS			C000495514			PROPERTY DAMAGE (Per accident)	\$	1,000,000		
	▼ HIRED AUTOS   ▼ NON-OWNED AUTOS						BODILY INJURY	\$			
								\$			
	X COMMERCIAL GENERAL LIABILITY				02/01/2021	02/01/2022	EACH OCCURRENCE	\$	1,000,000		
	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	100,000		
	П						MED EXP (Any one person)	\$	5,000		
A		Α		C000495514			PERSONAL & ADV INJURY	\$	1,000,000		
^`	Ш	,		0000100011			GENERAL AGGREGATE	\$	2,000,000		
	GEN'LAGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG	\$	2,000,000		
	▼ POLICY						\$5,000 Deductible	\$	500,000		
	X UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$	1,000,000		
Α	☐ EXCESS LIAB ☐ CLAIMS-MADE	EXCESS LIAB CLAIMS-MADE  DED RETENTION \$ 10,000	C000495550	C000495550	02/01/2021	02/01/2022	AGGREGATE	\$	1,000,000		
	☐ DED ☐ RETENTION \$ 10,000							\$			
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N	N/A							PER OTHER		
	ANY PROPRIETOR/PARTNER/EXECUTIVE						E.L. EACH ACCIDENT	\$			
	(Mandatory in NH)	"'^					E.L. DISEASE - EA EMPLOYEE	\$			
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$			
Α	Directors & Officers	Α		C000495514	02/01/2021	02/01/2022	\$1,000,000 \$1,000 [	Deductible			

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

Property covered at Replacement Cost, "Bare Walls" - \$10,000 Deductible

Property Manager is included as Additional Insured on the GL, D&O and Crime/Fidelity.

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	
Susan Lopez	

#### Note regarding insurance policy and carrier changes:

- The Insurance Policy was put out to bid, and a new carrier was selected.
- The deductible remains at \$10,000 to minimize small claims and keep insurance premiums down.
- Your personal insurance policy should be written to cover your share of the deductible.



# The Greater Granville HOA - Master Insurance Program 2021

This fact sheet is designed to assist you in purchasing your own insurance to coordinate with the master policy.

### **Association Master Policy**

- The policy covers the structure as "Bare Walls".
- The Master Insurance deductible is \$10,000, and is assessed exclusively against units benefited.

#### Unit owner insurance needs

• You need a policy to provide coverage for your interior dwelling, personal property, personal liability, and other coverages you deem necessary. It should include coverage for the Master Insurance deductible.

#### **Certificate of Insurance**

• In the event that you refinance or sell your unit, insurance certificates may be requested by your mortgage broker, realtor, or directly by you. To request a copy, please email <a href="mailto:mikestapleyagency@amfam.com">mikestapleyagency@amfam.com</a>

#### Claims

• If you feel that your association needs to file a claim on the master policy, notify Vision Community Management immediately at 480-759-4945.

#### Combine and save:

• If your personal policy is with us, and there is a claim involving both policies, your personal deductible will be waived.

For additional assistance, questions, or individual insurance quotes ~ feel free to contact us anytime.

American Family Insurance
Mike Stapley Agency, Inc.
mikestapleyagency@amfam.com
480-503-4400
www.mikestapley.com