

# **CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY) 01/11/2022

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 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 CON						CONTACT Mike Stapley Agency Inc			
Mike Stapley Agency Inc					PHONE A/C. No. Ext): (480) 503-4450 FAX (A/C. No): (855) 557-8475				
4850 E Baseline Rd Ste 101 Mesa, AZ 85206					E-MAIL ADDRESS: mikestapleyagency@amfam.com				
(480) 503-4450 (072/404)					INSURER(S) AFFORDING COVERAGE			NAIC #	
INSURED					INSURER A : Ameri	. 19275			
The Greater Granville HOA Inc.					INSURER D :				
c/o Vision Community Management					INSURER D :				
	16625 S Desert Foothills Pkwy					INSURER E :			
FIIC	Phoenix, AZ 85048					INSURER F :			
CO	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   INDICY EFF   POLICY EFF   POLICY EXP									
INSR LTR	TYPE OF INSURANCE	INSR	WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
A		Y	91001-47180-43			02/01/2023	BODILY INJURY (Per person)	1	
				01001 47190 42	02/01/2022		BODILY INJURY (Per accident)	11	
				91001-47100-43	02/01/2022		PROPERTY DAMAGE (Per accident) BODILY INJURY	1 1	
	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE		
A							DAMAGE TO RENTED PREMISES (Ea occurrence)		
							MED EXP (Any one person)	5,000	
		Y		91001-47180-43	02/01/2022	02/01/2023	PERSONAL & ADV INJURY		
				51001 47100 40	02/01/2022	02/01/2020	GENERAL AGGREGATE	\$ 2,000,000	
	GEN'LAGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG	5 2,000,000	
	POLICY PROJECT LOC Crime/Fidelity						\$5,000 Deductible	500,000	
	X UMBRELLA LIAB OCCUR						EACH OCCURRENCE	5 1,000,000	
Α	EXCESS LIAB CLAIMS-MADE			91001-47183-52	02/01/2022	02/01/2023	AGGREGATE	11	
	DED RETENTION \$ 10,000							5	
	AND EMPLOYERS' LIABILITY Y / N ANY PROPRIETOR/PARTNER/EXECUTIVE						E.L. EACH ACCIDENT	2	
	OFFICER/MEMBER EXCLUDED?	N / A					E.L. DISEASE - EA EMPLOYEE		
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT		
Α	Directors & Officers	Y		91001-47180-43	02/01/2022	02/01/2023	\$1,000,000 \$1,000 De	eductible	
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" - Excludes walls in, betterments and improvements - \$10,000 Deductible     Includes inflation guard on building limit.     Property Manager is included as Additional Insured on the GL, D&O and Crime/Fidelity.     CERTIFICATE HOLDER   CANCELLATION     Vision Community Management   SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE     16625 S Desert Foothills Pkwy   THE EXPIRATION DATE THEREOF NOTICE WILL BE DELIVERED IN									
Phoenix, AZ 85048					THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.				
					Courtney Montgomery				

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# The Greater Granville Homeowners Association Inc Master Insurance Program



## Key information regarding the association's master policy:

- The units are covered as originally built "Barewalls" Excludes walls in, betterments and improvements, as outlined in the Governing Documents.
- The Master Insurance deductible is \$10,000 and is assessed exclusively against units benefiting from the claim.

### Key information regarding unit owner's insurance needs:

- You need a condominium owner's policy to provide coverage for your personal property, building property that is your responsibility, loss assessment, personal liability, and other coverages you deem necessary.
- Your policy should be written to cover the Master Insurance deductible as part of your unit-owners policy.

#### Certificate of Insurance

• If you refinance or sell your unit, insurance copies may be requested by your mortgage broker, realtor, or directly by you. We do not charge for copies of your insurance.

#### <u>Claims</u>

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

#### **Claim mitigation partnership**

 Personal insurance customers are eligible to receive 75% off a home protection kit (SmartCam, Leak Sensor Kit, Motion Kit) with a discount code, or the system can be purchased for a one-time \$109 charge.
www.hedgeprotect.com

#### Deductible waiver program:

- The unitowners policy should be written to provide coverage for the Master Insurance deductible, up to \$10,000.
- Furthermore, if your personal policy is with American Family and there is a claim involving both policies, your personal deductible will be waived.



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