

**CERTIFICATE OF LIABILITY INSURANCE**

American Family Insurance Company   
 American Family Mutual Insurance Company, S.I. if selection box is not checked.  
 6000 American Pky Madison, Wisconsin 53783-0001

Insured's Name and Address  
 Venu at Grayhawk Condominium Association  
 c/o Vision Community Management  
 16625 S Desert Foothills Pkwy  
 Phoenix, AZ 85018

Agent's Name, Address and Phone Number (Agt./Dist.)  
 Casey J Bell Agency, LLC  
 8325 W Happy Valley Rd Ste 110  
 Peoria, AZ 85383  
 (623) 580-4800 (136/411)

**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 listed below.**

COVERAGES				
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.				
TYPE OF INSURANCE	POLICY NUMBER	POLICY DATE		LIMITS OF LIABILITY
		EFFECTIVE (Mo, Day, Yr)	EXPIRATION (Mo, Day, Yr)	
<b>Homeowners/ Mobilehomeowners Liability</b>				Bodily Injury and Property Damage Each Occurrence \$ ,000
<b>Boatowners Liability</b>				Bodily Injury and Property Damage Each Occurrence \$ ,000
<b>Personal Umbrella Liability</b>				Bodily Injury and Property Damage Each Occurrence \$ ,000
<b>Farm/Ranch Liability</b>				Farm Liability & Personal Liability Each Occurrence \$ ,000
				Farm Employer's Liability Each Occurrence \$ ,000
<b>Workers Compensation and Employers Liability †</b>				Statutory *****
				Each Accident \$ ,000
				Disease - Each Employee \$ ,000
				Disease - Policy Limit \$ ,000
<b>General Liability</b> <input checked="" type="checkbox"/> Commercial General Liability (occurrence) <input type="checkbox"/> <input type="checkbox"/>	91001-61435-62	03/16/2022	03/16/2023	General Aggregate \$ 4,000,000
				Products - Completed Operations Aggregate \$ 4,000,000
				Personal and Advertising Injury \$ 2,000,000
				Each Occurrence \$ 2,000,000
				Damage to Premises Rented to You \$ 100,000
				Medical Expense (Any One Person) \$ 5,000
<b>Businessowners Liability</b>				Each Occurrence†† \$ ,000
				Aggregate†† \$ ,000
<b>Liquor Liability</b>				Common Cause Limit \$ ,000
				Aggregate Limit \$ ,000
<b>Automobile Liability</b> <input type="checkbox"/> Any Auto <input type="checkbox"/> All Owned Autos <input type="checkbox"/> Scheduled Autos <input checked="" type="checkbox"/> Hired Auto <input checked="" type="checkbox"/> Nonowned Autos <input type="checkbox"/>	91001-61435-62	03/16/2022	03/16/2023	Bodily Injury - Each Person \$ ,000
				Bodily Injury - Each Accident \$ ,000
				Property Damage \$ ,000
				Bodily Injury and Property Damage Combined \$ 2,000,000
<b>Excess Liability</b> <input checked="" type="checkbox"/> Commercial Blanket Excess <input type="checkbox"/>	91002-46733-65	03/16/2022	03/16/2023	Each Occurrence/Aggregate \$ 10,000,000

**Other (Miscellaneous Coverages)**  
 IHG/CNA\_Policy # 618848741\_D&O Limits \$1,000,000 Deductible:\$1000\_Crime/Fidelity \$1,000,000 Deductible:\$1000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / RESTRICTIONS / SPECIAL ITEMS  
 Association has 388 units. Policy is Special Form, Building Coverage (bare walls) with Guaranteed Replacement Cost \$57,700,400 - Auxiliary Bldg/Structures \$550,000 - Building Deductible \$10,000. Ordinance or Law Coverage A: \$57,700,400 Coverage B&C: combined \$300,000 per Bldg - Sewer Backup \$100,000 per Bldg - Deductible \$10,000 - Business Personal Property \$510,000  
 Workers Comp "If Any" PMA Insurance Group/ Policy # 2022011068824Y  
 Each Accident \$1,000,000 Disease-Each Employee \$1,000,000 Disease-Policy Limit /\$1,000,000

†The individual or partners  Have shown as insured elected to be covered under this policy.  Have not  
 ††Products-Completed Operations aggregate is equal to each occurrence limit and is included in policy aggregate.

CERTIFICATE HOLDER'S NAME AND ADDRESS	CANCELLATION
Additional Insured:  Vision Community Management 16625 S Desert Foothills Pkwy Phoenix, AZ 85048	<input checked="" type="checkbox"/> Should any of the above described policies be cancelled before the expiration date thereof, the company will endeavor to mail *( 30 days) written notice to the Certificate Holder named, but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives. *10 days unless different number of days shown.  <input type="checkbox"/> This certifies coverage on the date of issue only. The above described policies are subject to cancellation in conformity with their terms and by the laws of the state of issue.
DATE ISSUED 03/16/2022	AUTHORIZED REPRESENTATIVE Casey Bell



**CASEY BELL, AGENT**  
**CASEY J BELL AGENCY, LLC**  
8325 W Happy Valley Rd Ste 110  
Peoria, AZ 85383  
Bus: (623) 580-4800



Fax: (623) 587-5879  
cbel3@amfam.com

March 16, 2022

**Venu at Grayhawk Condominium Association**

**Dear Unit Owner:**

**Your Homeowners Association has renewed its Master Policy with American Family Insurance.**

We are the Insurance Agency that carries the Master Policy for your Condo Association. We want to assist all unit owners with some information that will prove useful when looking at your own unit owner's coverages.

Per the CC&R's that were provided to us, this is how we interpret the HOA insurance coverages. The Association's property insurance will cover the commonly owned structure components of the buildings plus all the other HOA owned area property and will pay to restore damaged units up through studs. This is called a **Bare-Walls** policy. In the event of a loss, each unit owner will be responsible to restore their unit's interior including drywall, wallboard, plasterboard, paint, floor coverings, cabinets, baseboards, fixtures, appliances, heating and A/C equipment, personal property and personal liability coverage. The board determined that the deductible would continue to be \$10,000 per occurrence for this policy term, March 16, 2022 to March 16, 2023.

While the Association's master policy will cover the building structures every owner should carry a personal condominium unit owner's policy (HO6) for the unit covering all interior components, property not covered by the Association's policy or those items that fall below the master policy deductible of \$10,000. If you have a mortgage, your lender will likely require proof that you have purchased for your unit. When considering a unit owner's policy, please consider coverage for:

- Damage to finished flooring and wall coverings, cabinets, fixtures and HVAC Systems
- Damage, theft and loss of contents and personal property. This should cover everything you moved into the unit.
- Coverage for the \$10,000 deductible for which affected unit owners may be responsible for.
- **Loss Assessment**-to cover special assessments due to an insured loss.
- Additional Living Expenses if you're unable to live in your unit while it's being repaired

We urge you to contact your personal insurance agent to review and make sure that you have the coverages needed. We do carry Unit Owner's coverage as well. In fact, if there is a covered loss under the HOA policy and Unit Owner Policy and the Unit Owner is insured with American Family Insurance we'll WAIVE the Unit Owner's Property deductible and Loss Assessment deductible since we insure the association.

A friendly reminder that Grayhawk Master Association notified Venu at Grayhawk that this property is no longer in the flood plain so Venu at Grayhawk does not carry flood insurance for the buildings. You may choose to purchase flood insurance for your individual unit at your expense for contents and interior of the unit.

If you have any questions about the association legal documents or if you need to file a claim, please contact your community manager at Vision Community Management, 480-759-4945. If you have any questions about the Master Policy, please feel free to contact our office at 623-580-4800. If you need an insurance certificate for your unit, please email us at [cbagency@amfam.com](mailto:cbagency@amfam.com)

Sincerely,

Casey J Bell Agency, LLC