

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 2/13/2024

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)

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PRODUCER		CONTACT NAME: Kelsy De Lay	
Neate Dupey Insurance Group		PHONE (A/C, No, Ext): (480) 391-3000 FAX (A/C, No):	
8700 E. Vista Bonita Dr. Suite 270		E-MAIL ADDRESS: Kelsy@neatedupey.com	
		INSURER(S) AFFORDING COVERAGE	NAIC #
Scottsdale	AZ 85255	INSURER A: Philadelphia Indemnity Insurance Co.	18058
INSURED		INSURER B: CNA INS CO LTD	121106
Copperfield Estates HOA		INSURER C:	
16625 S DESERT FOOTHILLS PARKWAY		INSURER D:	
		INSURER E:	
PHOENIX	AZ 85048	INSURER F:	
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		ADDL		POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	'S
	COMMERCIAL GENERAL LIABILITY	מפאייו	****			(	EACH OCCURRENCE	\$ 2,000,000
A	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100,000
							MED EXP (Any one person)	\$ 5,000
		_ Y		PHPK2655474	03/31/2024	03/31/2025	PERSONAL & ADV INJURY	\$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$ 4,000,000
	POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$ 4,000,000
	OTHER: Crime/Fidelity						DED: \$1,000	\$ 100,000
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$ 2,000,000
	ANY AUTO						BODILY INJURY (Per person)	\$
Α	OWNED SCHEDULED AUTOS ONLY AUTOS			PHPK2655474	03/31/2024	03/31/2025	` '	\$
	HIRED AUTOS ONLY NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
								\$
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$
	DED RETENTION \$							\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N						PER OTH- STATUTE ER	
	ANY PROPRIETOR/PARTNER/EYECUTIVE	N/A					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	\$
	100						DED: \$1,000	\$1,000,000
В	Directors and Officers	Y		618850506	03/31/2024	03/31/2025		
L	<u> </u>							

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

279 Unit Homeowners Association. Coverage for common areas only. Common elements insured \$320,226 replacement cost. Building Ordinance or Law Coverage Included. (no residental units covered). Management Company listed as an additional insured for General Liability, D&O and Employee Dishonesty.

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 Pkwy	AUTHORIZED REPRESENTATIVE			
Phoenix, AZ 85048	Scott Shirley			