

CERTIFICATE OF LIABILITY INSURANCE

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

Insured's Name and Address
 Twelve Palms Association Inc.
 16625 S Desert Foothills Pkwy
 Phoenix, AZ 85048

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)	
Homeowners/ Mobilehomeowners Liability				Bodily Injury and Property Damage Each Occurrence \$,000
Boatowners Liability				Bodily Injury and Property Damage Each Occurrence \$,000
Personal Umbrella Liability				Bodily Injury and Property Damage Each Occurrence \$,000
Farm/Ranch Liability				Farm Liability & Personal Liability Each Occurrence \$,000
				Farm Employer's Liability Each Occurrence \$,000
Workers Compensation and Employers Liability †				Statutory *****
				Each Accident \$,000
				Disease - Each Employee \$,000
				Disease - Policy Limit \$,000
General Liability <input checked="" type="checkbox"/> Commercial General Liability (occurrence) <input type="checkbox"/> <input type="checkbox"/>	91002-43127-55	03/17/2022	03/17/2023	General Aggregate \$ 2,000,000
				Products - Completed Operations Aggregate \$ 2,000,000
				Personal and Advertising Injury \$ 1,000,000
				Each Occurrence \$ 1,000,000
				Damage to Premises Rented to You \$ 100,000
				Medical Expense (Any One Person) \$ 5,000
Businessowners Liability				Each Occurrence†† \$,000
				Aggregate†† \$,000
Liquor Liability				Common Cause Limit \$,000
				Aggregate Limit \$,000
Automobile Liability <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"/>	91002-43127-55	03/17/2022	03/17/2023	Bodily Injury - Each Person \$,000
				Bodily Injury - Each Accident \$,000
				Property Damage \$,000
				Bodily Injury and Property Damage Combined \$ 1,000,000
Excess Liability <input type="checkbox"/> Commercial Blanket Excess <input type="checkbox"/>				Each Occurrence/Aggregate \$,000

Other (Miscellaneous Coverages)
 American Family Insurance - Policy # 91002-43127-55 - D&O Limit \$1,000,000 - Deductible \$1000 - CRIME/FIDELITY - \$100,000-\$1000 Deductible

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / RESTRICTIONS / SPECIAL ITEMS
 Association has 14 units. Special Form Building Coverage (Bare Walls) with Guaranteed Replacement Cost \$2,064,048, Auxiliary Bldg/Structures \$150,000. Building Deductible \$5,000. Ordinance or Law Coverage A: \$2,064,048 Coverage B&C: combined \$300,000 per Bldg - Sewer Backup \$100,000 per Bldg - Business Personal Property \$15,000

Vision Community Management is additionally insured on GL, D&O & Crime.

†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	
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.	
	<table style="width: 100%;"> <tr> <td style="width: 50%;">DATE ISSUED 03/17/2022</td> <td style="width: 50%;">AUTHORIZED REPRESENTATIVE Casey Bell</td> </tr> </table>	DATE ISSUED 03/17/2022
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American Family Insurance

Casey J. Bell Agency, LLC

8325 W Happy Valley Rd, Peoria, AZ 85383

Phone # 623-580-4800 / Fax # 623-587-5879

Email: cbagency@amfam.com

Twelve Palms Association Inc.

2022-2023 Unit Owner Insurance Letter

At the request of your Board of Directors, American Family Insurance has been selected to insure the Master Insurance Policy for your Association. We have enclosed a Certificate of Insurance for your review and records.

The Association's Master Policy covers many of the insurance needs for each Unit Owner. However, every Unit Owner that lives in their unit needs to have a personal HO-6 condominium policy for those items not covered by the Master Policy. If you own a unit but do not reside in it, or are renting a unit, please contact your personal insurance agent to discuss policy options to make sure you are adequately covered in the event of a loss.

In the event of a Master Policy covered loss, the association's property insurance will cover the commonly owned structure components of the buildings plus all other HOA owned area property and will pay to restore damaged units up through studs. **This is called a Bare Walls policy.** In case of a loss, each unit owner will be responsible to restore their unit's interior including unfinished drywall, paint, floor coverings, cabinets, baseboards, fixtures, applications, heating and a/c equipment, personal property and personal liability coverage. The deductible will continue to be \$5,000 per occurrence for this policy term.

A Unit Owner's personal HO-6 condominium insurance policy should include the following:

- Coverage for Unit Owner's personal property, including theft of property.
- **Coverage for damaged property (claims) falling below the \$5,000 deductible, and coverage for what is excluded from the Master Policy.**
- Mold Coverage is excluded under the Master Policy, but some personal policies offer this coverage for an additional premium. Please check with your agent for limits and rates.
- A Loss Assessment Endorsement. This provides coverage in the event you as a Unit Owner are assessed by the Association for a covered loss.
- Coverage for the Unit Owner's personal liability.
- Additional Living Expenses/Loss of Use/Loss of Rents.
- Any other coverage you and your personal insurance agent deem necessary.

The amount of coverage and/or policy limits on the unit owner's personal policy is to be determined by the Unit Owner and his/her personal insurance agent. If you own a unit but do not reside in it, or are renting a unit, please contact your personal insurance agent to discuss policy options.

We strongly recommend that you contact your personal insurance agent and review your Association's CC&R's to make sure you are adequately insured in the event of a loss. If you do not have an HO-6 condominium policy or would like a competitive quote, please feel free to contact our personal lines department at the number below.

Deductible Waiver Program- If there is a covered loss under the HOA Policy & Unit Owner Policy and the Unit Owner is insured with American Family Insurance we'll WAIVE the Unit Owners Property deductible and Loss Assessment deductible since we insure the association.

Who To Call:

Account Manager: Casey J. Bell Agency, LLC 623-580-4800

Certificates of Insurance: cbagency@amfam.com Personal Lines Quotes: Teresa Weber 623-580-4800