

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 1/17/2022

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 have ADDITIONAL INSURED provisions or be endorsed.

	SUBROGATION IS WAIVED, subject is certificate does not confer rights t							equire an endorsemer	ıt. A st	atement on
PRO	DUCER				CONTA NAME:					
LaBarre/Oksnee Insurance						PHONE (A/C, No, Ext): 800-698-0711 (A/C, No): 949-588-1275				
30 Enterprise, Suite 180 Aliso Viejo CA 92656					(A/C, No, Ext): 000-090-0711 (A/C, No): 949-300-1273 E-MAIL ADDRESS: proof@hoa-insurance.com				<u> </u>	
Aliso Viejo CA 32030					INSURER(S) AFFORDING COVERAGE				NAIC#	
				INSURER A : Philadelphia Indemnity Ins. Co				18058		
INSURED MOUNRID-01								20443		
Th	e Mountain Ridge Condominium As Vision Community Management	sn.			INSURER C:					
	S25 S Desert Foothills Pkwy				INSURER D :					
Phoenix AZ 85048						INSURER E :				
					INSURE	RF:				
CO	VERAGES CER	TIFI	CATE	E NUMBER: 1404327414		REVISION NUMBER:				
IN C E	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.							WHICH THIS		
INSR LTR	TYPE OF INSURANCE	OF INSURANCE ADDL SUBR INSURANCE INSURANCE POLICY NUMBER				POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIM	TS	
A	X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR	COMMERCIAL GENERAL LIABILITY Y PHPK2360483			1/25/2022 1/		EACH OCCURRENCE DAMAGE TO RENTED	\$ 1,000 \$ 100.0	·	
	CLAIIVIS-IVIADE 11 OCCUR							PREMISES (Ea occurrence) MED EXP (Any one person)	\$ 5,000	
								PERSONAL & ADV INJURY	\$ 1,000	
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$ 2,000	·
	POLICY PRO- JECT LOC					PRODUCTS - COMP/OP AGG	\$ 2,000),000		
	OTHER:								\$	
Α	AUTOMOBILE LIABILITY			PHPK2360483		1/25/2022	1/25/2023	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000),000
	ANY AUTO							BODILY INJURY (Per person)		
	OWNED SCHEDULED AUTOS HIRED NON-OWNED							BODILY INJURY (Per accident		
	X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY							PROPERTY DAMAGE (Per accident)	\$	
									\$	
	UMBRELLA LIAB OCCUR							EACH OCCURRENCE	\$	
	EXCESS LIAB CLAIMS-MADE							AGGREGATE	\$	
	DED RETENTION \$ WORKERS COMPENSATION							PER OTH-	\$	
	AND EMPLOYERS' LIABILITY Y/N								+	
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N/A						E.L. EACH ACCIDENT	\$	
	(Mandatory in NH) If yes, describe under					E.L. DISEASE - EA EMPLOYE E.L. DISEASE - POLICY LIMIT				
A	DÉSCRIPTION OF OPERATIONS below Property			PHPK2360483		1/25/2022	1/25/2023	\$5,000 Deductible		53,492
A B	Crime/Fidelity Directors & Officers	Y		PHPK2360483 618929478		1/25/2022 1/25/2022	1/25/2023 1/25/2023	\$500 Deductible \$1,000 Deductible	\$50,0 \$1,00	000 00,000
<u> </u>			<u> </u>							
	CRIPTION OF OPERATIONS / LOCATIONS / VEHICE adominium Association consisting of 28				le, may b	e attached if more	space is require	ed)		
	nagement Company is Additionally Insu			•	bility, a	nd Fidelity/Cri	me.			
ر ا	2nd nage of certificate of insurance for	furth	er co	verage information	-	-				
	See 2nd page of certificate of insurance for further coverage information.									
Sec	e Attached									
	RTIFICATE HOLDER				CANO	CELLATION				
Vision Community Management 16625 S. Desert Foothills Pkwy				SHC THE ACC	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.					
Phoenix AZ 85048 USA					AUTHORIZED REPRESENTATIVE					

AGENCY	CUSTOMER ID:	MOUNRID-01
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LOC #:

R	
ACORD °	

ADDITIONAL REMARKS SCHEDULE

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AGENCY LaBarre/Oksnee Insurance		NAMED INSURED The Mountain Ridge Condominium Assn. c/o Vision Community Management		
POLICY NUMBER		16625 S Desert Foothills Pkwy Phoenix AZ 85048		
CARRIER	NAIC CODE			
		EFFECTIVE DATE:		
ADDITIONAL REMARKS				

ADDITIONAL REMARKS
THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 25 FORM TITLE: CERTIFICATE OF LIABILITY INSURANCE
Single Entity Coverage (Walls In, excluding Improvements and Betterments)
Coverage Includes: Special Form with 100% Replacement Cost Wind/Hail
Equipment Breakdown Building Ordinance or Law A+B+C Inflation Guard and/or limits are reviewed yearly to ensure 100% Replacement Cost Severability of Interest / Separation of Insureds Waiver of Rights of Recovery No Co-Insurance
Inflation Guard and/or Law Karb reviewed yearly to ensure 100% Replacement Cost
Waiver of Rights of Recovery
No Co-Insurance D&O is a Claims-Made Policy



LaBarre/Oksnee Insurance

The Mountain Ridge Condominium Association

The Association maintains a master insurance policy. This policy includes **General Liability** (protects the association from lawsuits arising out of the third party injuries), **Directors & Officers Liability** (protects the association from claims or lawsuits against the board), and **Fidelity/Crime coverage** (protects the money in the bank from fraudulent or dishonest acts). The Association also carries property coverage to insure the buildings and finished interiors (including fixtures, all built-in or set-in appliances, cabinets, countertops and initial basic floor coverings as initially installed per the original plans and specifications, EXCLUDING upgrades, betterments & Improvements) for property damage. Some examples of the perils you are insured for are wind, hail, lightening, fire, vandalism, malicious mischief, explosion, and sudden and accidental water damage. There are certain exclusions to the master policy such as your personal property, standard maintenance, items damaged by normal wear and tear or pest (vermin) damage and subsidence. The Associations policy carries and a \$5,000 Deductible, which, depending on the circumstances of the loss, could be your responsibility as the homeowner.

What Insurance Coverage does a Unit Owner Need?

- **Personal Property** coverage WITH replacement cost covering your personal belongings as the master association policy does not cover Unit Owner's personal property.
- Please be sure to notify your personal insurance agent that this association carries a \$5,000 Deductible so that
 you are covered in the event you are responsible for that Deductible or loss sustained within your Unit that is less
 than the Deductible.
- Building upgrades, betterments and improvements can be covered on your personal insurance. Betterments,
 Improvements or Upgrades to your Unit need to be covered by you as an owner to cover any gaps in coverage in
 the event of loss. Please also note that if your individual unit has solar panels, your own personal insurance will
 need to insure them. The association insurance coverage will be limited to "industry standard materials" of like,
 kind and quality for the replacement of finished flooring, wall coverings, fixtures and cabinets.
- Loss of Use will pay the unit owners living expense while the unit is not inhabitable due to an insured loss. If your condo is rented out, this coverage will be replaced with Loss of Rents coverage.
- Loss Assessment will pay the owners share of a special assessment levied to all homeowners in the association due to an insured loss exceeding the associations master policy limits.
- **Personal Liability** pays for bodily injuries to other people or damage to their property if you are liable resulting from unintentional acts committed by qualified family members including sporting activities and acts of your pets.

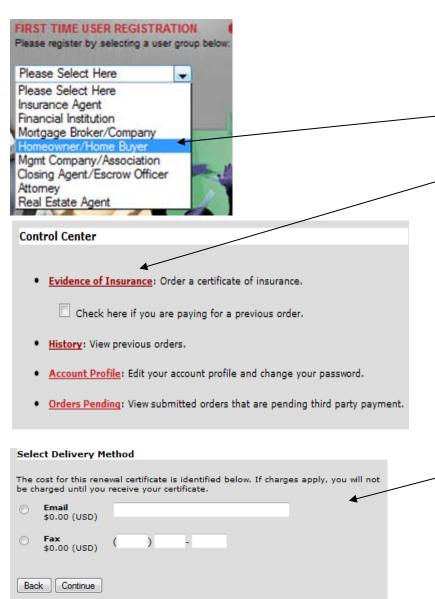
Be sure to touch base with your personal insurance agent today or **call our office at (800) 698-0711** to secure coverage immediately or call our Personal Lines Expert, **Tina Terrell**, direct at **949-215-9803**. Thank you!





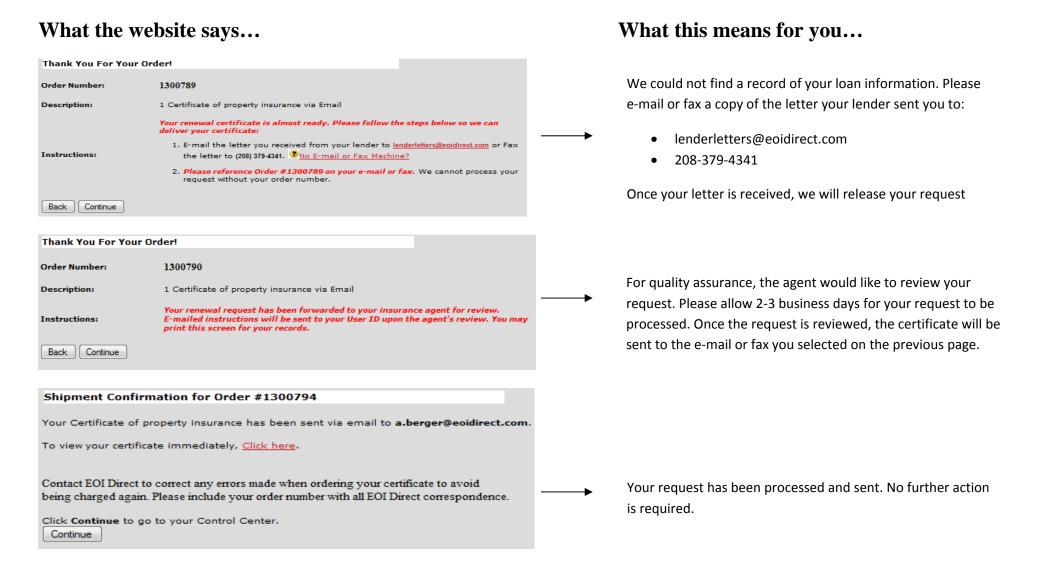


Renewal Certificate Instructions for Homeowners & Management Co.



- 1. Visit eoidirect.com
- 2. Register as a First Time User
- 3. Log into your account.
- 4. Click on "Evidence of Insurance".
- 5. Search for your condominium name
- 6. Select your association, "Continue".
- 7. Choose the 4th option that indicates you received a letter from your lender, "Continue".
- 8. Fill in the Homeowner's last name and loan number, "Continue".
- 9. Fill out all required fields for Homeowner and Lender, "Continue".
- 10. Confirm the order information, "Continue"
- 11. Select delivery method where you would like the certificate sent.

After selecting the delivery method where you want the Certificate of Insurance sent, you will see 1 of 3 sets of instruction. Proceed accordingly.



For assistance with the website, please contact EOIDirect Monday-Friday 7:00am-6:00pm MST at 877-456-3643