



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

2/1/2022

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.

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.

PRODUCER: The Mahoney Group - Phoenix
INSURED: Mountain View Business Park Office Condominiums
CONTACT NAME, PHONE, FAX, E-MAIL ADDRESS, INSURER(S) AFFORDING COVERAGE, NAIC #

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.

Table with columns: INSR LTR, TYPE OF INSURANCE, ADDL INSD, SUBR WVD, POLICY NUMBER, POLICY EFF (MM/DD/YYYY), POLICY EXP (MM/DD/YYYY), LIMITS. Rows include Commercial General Liability, Automobile Liability, Umbrella Liability, Workers Compensation, and Directors & Officers.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Carrier A/Policy OD4A184344: Total Building Limit: \$4,558,650 subject to \$2,500 deductible. Special Form. Replacement Cost. Bare Wall Coverage.

CERTIFICATE HOLDER: Vision Community Management
CANCELLATION: SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.



THE MAHONEY GROUP

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Email: HOA@mahoneygroup.com

Mountain View Business Park Office Condo Assoc

2022 Unit Owner Letter

At the request of your Board of Directors, we are pleased to announce that The Mahoney Group has been selected to provide the Master Insurance Policy for your Association. We have enclosed a Certificate of Insurance for your review and records.

Condo Owners will need to have a policy for those items **not covered** by the Master Policy, such as damages falling below the Master Policy deductible of \$2,500 for All Perils and **the complete interiors of the unit from the drywall inside the unit.** Condo Owner is responsible for wall coverings, floor coverings, paint and paneling; additions, alterations and improvements supplied or installed by the Unit Owners (previous or current); furniture, furnishings or other personal property owned by the Unit Owners.

A Unit Owner's insurance policy should include the following:

- Coverage for Unit Owner's personal property, including theft of property.
- **Coverage for damaged property that both falls below the Master Policy deductible of \$2,500 and is excluded from the Master Policy's property coverage, which is the complete interior of the unit.** Each unit owner is responsible for wall coverings, floor coverings, paint and paneling; additions, alterations and improvements supplied or installed by the Unit Owners (previous or current); furniture, furnishings or other personal property owned by the Unit Owners.
- 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.

Claims for any Association-covered items must be submitted through your Property Manager.

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 a personal insurance policy, or would like a competitive quote on your current policy, please contact our personal lines department at the number below.

The Mahoney Group Who To Call:

Account Executive: Nicole Smith 623-215-1341

Certificates Of Insurance: HOA@mahoneygroup.com

Personal Lines Quotes: Jennifer Martinez 480-214-2703