

#### CERTIFICATE OF LIABILITY INSURANCE

3/1/2022

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. 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:			
LaBarre/Oksnee Insurance 30 Enterprise, Suite 180	PHONE (A/C, No, Ext): 800-698-0711 FAX (A/C, No): 949-58	8-1275		
Aliso Viejo CA 92656	E-MAIL ADDRESS: proof@hoa-insurance.com			
·	INSURER(S) AFFORDING COVERAGE	NAIC#		
	INSURER A: PMA Insurance Group	12262		
INSURED SPRICON	INSURER B: Continental Casualty Company	20443		
Springtree Condominium Association c/o Vision Community Management	INSURER C: Sutton National Insurance	25798		
16625 S Desert Foothills Pkwy	INSURER D:			
Phoenix AZ 85048	INSURER E:			
	INSURER F:			
COVERAGES CERTIFICATE NUMBER: 25563127	REVISION NUMBER:			
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW F				
INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFOR				
EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAV		TIL TERIVIS,		
NCD ADDI SURP	POLICY EEE   POLICY EVP			

INSR LTR		TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s
С	Χ	COMMERCIAL GENERAL LIABILITY			SNI0005226-01	3/2/2022	3/2/2023	EACH OCCURRENCE	\$1,000,000
		CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100,000
								MED EXP (Any one person)	\$ 5,000
								PERSONAL & ADV INJURY	\$ 1,000,000
	GEN	L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$ 2,000,000
		POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$ 2,000,000
		OTHER:							\$
С	AUT	OMOBILE LIABILITY			SNI0005226-01	3/2/2022	3/2/2023	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
		ANY AUTO						BODILY INJURY (Per person)	\$
		OWNED SCHEDULED AUTOS ONLY						BODILY INJURY (Per accident)	\$
	Χ	HIRED X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
									\$
		UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$
		EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$
		DED RETENTION\$							\$
		KERS COMPENSATION EMPLOYERS' LIABILITY						PER OTH- STATUTE ER	
	ANYF	PROPRIETOR/PARTNER/EXECUTIVE CER/MEMBER EXCLUDED?	N/A					E.L. EACH ACCIDENT	\$
	(Man	datory in NH)	,,,					E.L. DISEASE - EA EMPLOYEE	\$
	If yes	, describe under CRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$
САВ	Prop Crim Direc	erty e/Fidelity ctors & Officers	Y		SNI0005226-01 4122011311711Y 618666117	3/2/2022 3/2/2022 3/2/2022	3/2/2023 3/2/2023 3/2/2023	\$10,000 Deductible \$1,000 Deductible \$1,000 Deductible	\$11,985,517 \$200,000 \$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) HOA consists of 80 units. Located in Tempe, AZ.

Management Company is Additionally Insured on the General Liability, D&O Liability, and Fidelity-Crime.

See 2nd page of certificate of insurance for further coverage information.

See Attached...

CERTIFICATE HOLDER	CANCELLATION
Vision Community Management 16625 S. Desert Foothills Pkwy	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:	SPRICON-02
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LOC #:

· R	
<b>ACORD</b>	

## ADDITIONAL REMARKS SCHEDULE

Page 1 of 1

AGENCY		NAMED INSURED	
LaBarre/Oksnee Insurance		Springtree Condominium Association c/o Vision Community Management	
POLICY NUMBER		Springtree Condominium Association c/o Vision Community Management 16625 S Desert Foothills Pkwy Phoenix AZ 85048	
CARRIER	NAIC CODE		
		EFFECTIVE DATE:	
ADDITIONAL REMARKS			
THIS ADDITIONAL REMARKS FORM IS A SCHEDUL			
FORM NUMBER: 25 FORM TITLE: CERTIF	FICATE OF LIABILITY I	NSURANCE	
Single Entity Coverage (Walls In, excluding Improvemen	ts and Betterments)		
Coverage Includes: Special Form with 100% Replacement Cost			
\/\ind/Hail			
Equipment Breakdown Building Ordinance or Law A+B+C			
Which hall Equipment Breakdown Building Ordinance or Law A+B+C Inflation Guard and/or limits are reviewed yearly to ensur Severability of Interest / Separation of Insureds Waiver of Rights of Recovery No Co-Insurance	e 100% Replacement	Cost	
Waiver of Rights of Recovery			
D&O is a Claims-Made Policy			



# LaBarre/Oksnee Insurance

## **Springtree 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 a \$10,000 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 \$10,000 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.

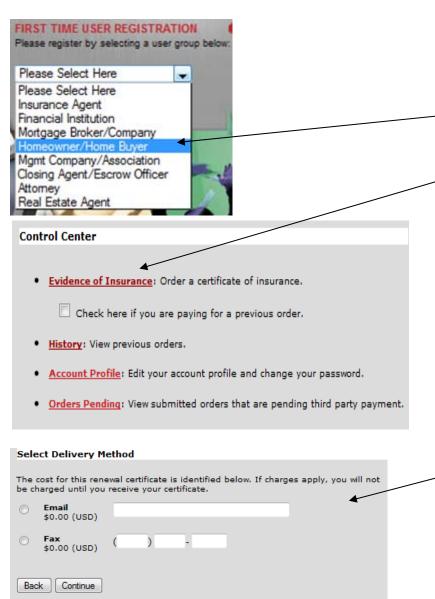
Be sure to touch base with your personal insurance agent today or **call our office at (800) 698-0711** to secure coverage immediately or call our Personal Lines Expert, **Tina Terrell**, direct at **949-215-9803**. Thank you!





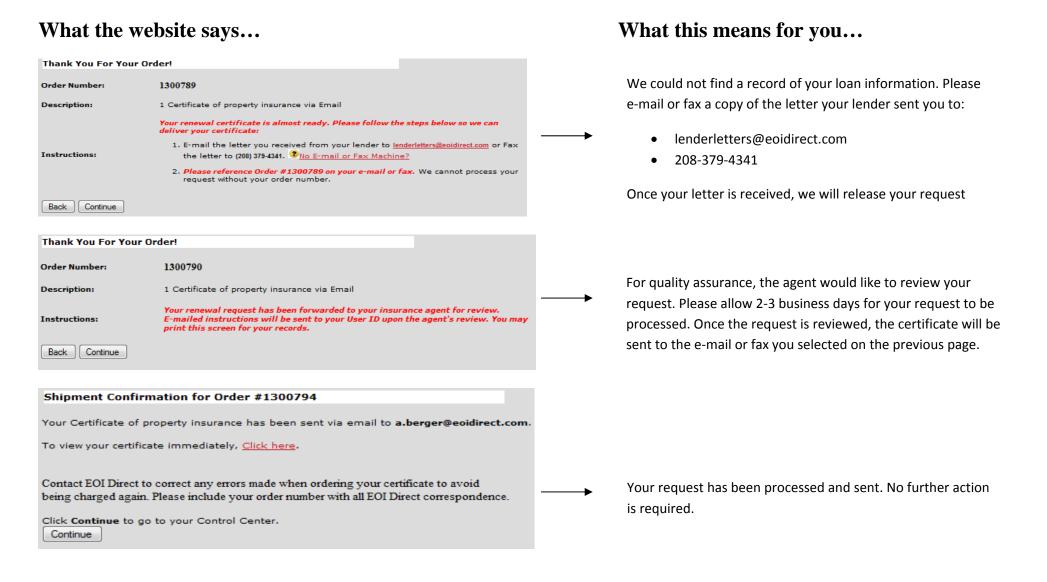


# Renewal Certificate Instructions for Homeowners & Management Co.



- 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 4<sup>th</sup> 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