

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/20/2021

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 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).

| PRODUCER  |                     | CONTACT Mike Stapley Agency Inc                                   |       |  |  |  |
|---|---------------------|---|-------|--|--|--|
| Mike Stapley Agency Inc<br>4850 E Baseline Rd Ste 101<br>Mesa, AZ 85206<br>(480) 503-4450 (072/404)               |                     | PHONE A/C, No, Ext): (480) 503-4450 FAX (A/C, No): (855) 557-8475 |       |  |  |  |
|   |                     | E-MAIL mikestapleyagency@amfam.com                                |       |  |  |  |
|   |                     | INSURER(S) AFFORDING COVERAGE                                     | NAIC# |  |  |  |
|   |                     | INSURER A: American Family Mutual Insurance Compa                 |       |  |  |  |
| Keystone Owners Association<br>c/o Vision Community Managem<br>16625 S Desert Foothills Pkwy<br>Phoenix, AZ 85048 | ent                 | INSURER B : PMA Companies   |       |  |  |  |
|   |                     | INSURER C:  |       |  |  |  |
|   |                     | INSURER D:  |       |  |  |  |
|   |                     | INSURER E:  |       |  |  |  |
|   |                     | INSURER F:  |       |  |  |  |
| COVERAGES   | CERTIFICATE NUMBER: | REVISION NUMBE  | R:    |  |  |  |

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<br>LTR | TYPE OF INSURANCE   | ADDL<br>INSR | SUBR<br>WVD    | POLICY NUMBER | POLICY EFF<br>(MM/DD/YYYY) | POLICY EXP<br>(MM/DD/YYYY) | LIMITS                                       | s         |           |
|-------------|---|--------------|----------------|---------------|----------------------------|----------------------------|--|-----------|-----------|
| Α           | AUTOMOBILE LIABILITY                                      | Y            |                | C000742073    | 12/31/2021                 | 12/31/2022                 | BODILY INJURY (Per person)                   | \$        | 2,000,000 |
|             | ☐ ANY AUTO  |              | C000742073     |               |                            |                            | BODILY INJURY (Per accident)                 | \$        | 2,000,000 |
|             | ALL OWNED SCHEDULED AUTOS                                 |              |                |               |                            |                            | PROPERTY DAMAGE<br>(Per accident)            | \$        | 2,000,000 |
|             | ■ AUTOS ■ AUTOS NON-OWNED AUTOS                           |              |                | ļ             |                            | BODILY INJURY              | \$   |           |           |
|             |   |              |                |               |                            |                            |  | \$        |           |
|             | ▼ COMMERCIAL GENERAL LIABILITY                            |              | C000742073     |               |                            |                            | EACH OCCURRENCE                              | \$        | 2,000,000 |
|             | ☐ ☐ CLAIMS-MADE ☒ OCCUR                                   | Y            |                |               |                            |                            | DAMAGE TO RENTED<br>PREMISES (Ea occurrence) | \$        | 100,000   |
|             | ln  |              |                |               |                            | MED EXP (Any one person)   | \$   | 5,000     |           |
| Α           |   |              |                | C000742073    | 12/31/2021                 | 12/31/2022                 | PERSONAL & ADV INJURY                        | \$        | 2,000,000 |
|             |   |              |                | 00001.12010   |                            |                            | GENERAL AGGREGATE                            | \$        | 4,000,000 |
|             | GEN'LAGGREGATE LIMIT APPLIES PER:                         |              |                |               |                            |                            | PRODUCTS - COMP/OP AGG                       | \$        | 4,000,000 |
|             | POLICY PROJECT LOC  XOTHER Crime/Fidelity                 |              |                |               |                            |                            | \$1,000 Deductible                           | \$        | 500,000   |
|             | UMBRELLA LIAB OCCUR                                       |              |                |               |                            |                            | EACH OCCURRENCE                              | \$        |           |
|             | EXCESS LIAB CLAIMS-MADE                                   |              |                |               |                            |                            | AGGREGATE                                    | \$        |           |
|             | ☐ DED ☐ RETENTION \$                                      |              |                |               |                            |                            |  | \$        |           |
| В           | WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N         | N/A          | 2022010901322Y |               |                            |                            | X PER ☐ OTHER                                |           |           |
|             | ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? |              |                | 12/31/2021    | 12/31/2022                 | E.L. EACH ACCIDENT         | \$   | 1,000,000 |           |
|             | (Mandatory in NH)   |              |                |               |                            | E.L. DISEASE - EA EMPLOYEE | \$   | 1,000,000 |           |
|             | If yes, describe under DESCRIPTION OF OPERATIONS below    |              |                |               |                            |                            | E.L. DISEASE - POLICY LIMIT                  | \$        | 1,000,000 |
| Α           | Directors & Officers                                      | Υ            |                | C000742073    | 12/31/2021                 | 12/31/2022                 | \$1,000,000 - \$1,000 D                      | eductible |           |

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

Above policy includes replacement cost for common HOA property with \$1,000 deductible.

Includes \$25,000 landscape coverage including wind as peril.

Property Manager is included as additional insured on the GL, Crime/Fidelity and D&O.

| CERTIFICATE HOLDER  | CANCELLATION   |  |  |  |
|---|--|--|--|--|
| Vision Community Management<br>16625 S Desert Foothills Pkwy<br>Phoenix, AZ 85048 | SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. |  |  |  |
|   | AUTHORIZED REPRESENTATIVE  |  |  |  |
|   | Courtney Montgomery  |  |  |  |