

**CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)

1/12/2023

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).

PRODUCER <b>Kara K. Anspach Insurance Agency, Inc.</b> 7077 East Marilyn Road #125 Scottsdale, AZ 85254	CONTACT NAME: <b>Kara K. Anspach</b>	
	PHONE (A/C, No. Ext): <b>(480) 998-8070</b>	FAX (A/C, No): <b>(480) 951-3519</b>
	E-MAIL ADDRESS: <b>kara@karains.com</b>	
	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A: <b>Truck Insurance Exchange</b>	
INSURED <b>Garden Lakes Manor Association</b>  <b>C/O Vision Community Management</b> 16625 S Desert Foothills Pkwy Phoenix, AZ 85048	INSURER B :	
	INSURER C :	
	INSURER D :	
	INSURER E :	
	INSURER F :	

**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. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
<b>A</b>	<input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:	<input checked="" type="checkbox"/>		<b>60697 55 18</b>	<b>01/10/2023</b>	<b>01/10/2024</b>	EACH OCCURRENCE	<b>\$ 3,000,000</b>
							DAMAGE TO RENTED PREMISES (Ea occurrence)	<b>\$ 75,000</b>
							MED EXP (Any one person)	<b>\$ 5,000</b>
							PERSONAL & ADV INJURY	<b>\$ Included</b>
							GENERAL AGGREGATE	<b>\$ 6,000,000</b>
							PRODUCTS - COMP/OP AGG	<b>\$ 3,000,000</b>
								<b>\$</b>
<b>A</b>	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY	<input checked="" type="checkbox"/>		<b>60697 55 18</b>	<b>01/10/2023</b>	<b>01/10/2024</b>	COMBINED SINGLE LIMIT (Ea accident)	<b>\$ 2,000,000</b>
							BODILY INJURY (Per person)	<b>\$</b>
							BODILY INJURY (Per accident)	<b>\$</b>
							PROPERTY DAMAGE (Per accident)	<b>\$</b>
								<b>\$</b>
	<b>UMBRELLA LIAB</b> <input type="checkbox"/> EXCESS LIAB DED: <input type="checkbox"/> RETENTION \$ <input type="checkbox"/>						EACH OCCURRENCE	<b>\$</b>
							AGGREGATE	<b>\$</b>
								<b>\$</b>
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		<input type="checkbox"/>	<b>N/A</b>			PER STATUTE	<b>OTH-ER</b>
							E.L. EACH ACCIDENT	<b>\$</b>
							E.L. DISEASE - EA EMPLOYEE	<b>\$</b>
							E.L. DISEASE - POLICY LIMIT	<b>\$</b>
<b>A</b>	<b>Fidelity Bond</b>	<input checked="" type="checkbox"/>		<b>60697 55 18</b>	<b>01/10/2023</b>	<b>01/10/2024</b>	<b>\$1,000 deduct</b>	<b>\$100,000</b>
<b>A</b>	<b>Directors &amp; Officers</b>	<input checked="" type="checkbox"/>		<b>60697 55 18</b>	<b>01/10/2023</b>	<b>01/10/2024</b>	<b>\$1,000 deduct</b>	<b>\$2,000,000</b>
<b>A</b>	<b>Property</b>	<input checked="" type="checkbox"/>		<b>60697 55 18</b>	<b>01/10/2023</b>	<b>01/10/2024</b>	<b>\$1,000 deduct</b>	<b>\$350,000</b>

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

HOA located in Avondale, AZ 85392

Common Areas Only

**CERTIFICATE HOLDER****CANCELLATION**

Garden Lakes Manor Association  
C/O Vision Community Management  
as additional insured  
16625 S Desert Foothills Parkway  
Phoenix AZ 85048-847

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

Kara K. Anspach