

STATE FARM FIRE AND CASUALTY COMPANY

A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

Po Box 2915 Bloomington IL 61702-2915

Addl Insured-Section II Only

VISION COMMUNITY MANAGEMENT 16625 S DESERT FOOTHILLS PKWY

PHOENIX AZ 85048-8470

003813 3125 M-24-2275-FC16 F V

12 Months

**Policy Number** 

93-GK-7290-1

Effective Date AUG 17 2024 **Policy Period** The policy period begins and ends at 12:01 am standard time at the premises location.

**Expiration Date** AUG 17 2025

RENEWAL DECLARATIONS

Named Insured MAGDALENA ESTATES HOA

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## Residential Community Association Policy

Automatic Renewal - If the policy period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: HOA

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

POLICY PREMIUM

1,276.00

Discounts Applied: Renewal Year Claim Record

Residential Community Association Policy for VISION COMMUNITY MANAGEMENT Policy Number 93-GK-7290-1

### **SECTION I - PROPERTY SCHEDULE**

Location Number	Location of Described Premises	Limit of Insurance* Coverage A - Buildings	Limit of Insurance*  Coverage B - Business Personal Property		
001	19TH AVE & SOUTH MOUNTAIN PHOENIX AZ 85044	No Coverage	No Coverage		

### **AUXILIARY STRUCTURES**

Location Number	Description	Limit of Insurance* Coverage A - Buildings	Limit of Insurance*  Coverage B -  Business Personal  Property	
001A	Fence, walls, etc.	\$ 110,500	See Prop Sch	
001B	GAZEBO	\$ 29,200	See Prop Sch	

<sup>\*</sup> As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

## SECTION I - INFLATION COVERAGE INDEX(ES)

Inflation Coverage Index:

241.7



# Residential Community Association Policy for VISION COMMUNITY MANAGEMENT Policy Number 93-GK-7290-1



3205-ST-0000

SECTION I - DEDUCTIBLES

**Basic Deductible** 

\$1,000

Special Deductibles:

Money and Securities

\$250 \$1,000

Employee Dishonesty

\$250

LIMIT OF

Equipment Breakdown

Other deductibles may apply - refer to policy.

# SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit shown below, but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

COVERAGE	INSURANCE	
Collapse	Included	
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit	
Debris Removal	25% of covered loss	
Equipment Breakdown	Included	
Fire Extinguisher Systems Recharge Expense	\$5,000	
Glass Expenses	Included	
Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%	
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	\$100,000	
Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	\$250,000	

# Residential Community Association Policy for VISION COMMUNITY MANAGEMENT Policy Number 93-GK-7290-1

Ordinance Or Law - Equipment Coverage Included
Preservation Of Property 30 Days

## SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH COMPLEX

The coverages and corresponding limits shown below apply separately to each complex as described in the policy.

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable On Premises Off Premises	\$50,000 \$15,000
Arson Reward	\$5,000
Forgery Or Alteration	\$10,000
Money And Securities (Off Premises)	\$5,000
Money And Securities (On Premises)	\$10,000
Money Orders And Counterfeit Money	\$1,000
Outdoor Property	\$5,000
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Personal Property Off Premises	\$15,000
Pollutant Clean Up And Removal	\$10,000
Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Signs	\$2,500
Valuable Papers And Records On Premises Off Premises	\$10,000 \$5,000



Residential Community Association Policy for VISION COMMUNITY MANAGEMENT Policy Number 93-GK-7290-1



0305-ST-0000

#### SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY

The coverages and corresponding limits shown below are the most we will pay regardless of the number of described premises shown in these Declarations.

COVERAGE

LIMIT OF INSURANCE

Back-Up of Sewer or Drain

Included

Employee Dishonesty

\$25,000

Loss Of Income And Extra Expense

Actual Loss Sustained - 12 Months

#### SECTION II - LIABILITY

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$1,000,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
Directors And Officers Liability	\$1,000,000
AGGREGATE LIMITS	LIMIT OF INSURANCE
Products/Completed Operations Aggregate	\$2,000,000
General Aggregate	\$2,000,000
Directors and Officers Aggregate	\$1,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.

# Residential Community Association Policy for VISION COMMUNITY MANAGEMENT Policy Number 93-GK-7290-1

Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

#### FORMS AND ENDORSEMENTS

CMP-4100	Businessowners Coverage Form
CMP-4573.1	*Policy Endorsement
FE-6999.3	*Terrorism Insurance Cov Notice
CMP-4203.3	*Amendatory Endorsement
CMP-4814	Directors & Officers Liability
CMP-4550	Residential Community Assoc
CMP-4746.1	Hired Auto Liability
CMP-4710	Employee Dishonesty
CMP-4508	Money and Securities
CMP-4705.2	Loss of Income & Extra Expense
CMP-4543	Al Design Person Org
FE-3650	Actual Cash Value Endorsement
FD-6007	Inland Marine Attach Dec
	* New Form Attached

This policy is issued by the State Farm Fire and Casualty Company.

#### **Participating Policy**

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Lynne M. Yourle Secretary

Muchal Time



Residential Community Association Policy for VISION COMMUNITY MANAGEMENT Policy Number 93-GK-7290-1



#### NOTICE TO POLICYHOLDER:

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Renewal Date of this policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Renewal Date of this policy.

Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date. If, during the past year, you've acquired any valuable property items, made any improvements to insured property, or have any questions about your insurance coverage, contact your State Farm agent.

Please keep this with your policy.



# STATE FARM FIRE AND CASUALTY COMPANY

A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

Named Insured

M-24-2275-FC16 F V

MAGDALENA ESTATES HOA

Po Box 2915 Bloomington IL 61702-2915

INLAND MARINE ATTACHING DECLARATIONS

Policy Number

93-GK-7290-1

**Policy Period Effective Date** AUG 17 2024 12 Months

**Expiration Date** AUG 17 2025

The policy period begins and ends at 12:01 am standard time at the premises location.



# ATTACHING INLAND MARINE

Automatic Renewal - If the policy period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

**Annual Policy Premium** 

Included

The above Premium Amount is included in the Policy Premium shown on the Declarations.

Your policy consists of these Declarations, the INLAND MARINE CONDITIONS shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

#### Forms, Options, and Endorsements

FE-8739 FE-8743.1 Inland Marine Conditions

Inland Marine Computer Prop

See Reverse for Schedule Page with Limits

Prepared JUN 24 2024 FD-6007

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## ATTACHING INLAND MARINE SCHEDULE PAGE

## ATTACHING INLAND MARINE

VV-WIX-1 EQU- 1

ENDORSEMENT NUMBER	COVERAGE		LIMIT OF INSURANCE	DEDU( AMOU		ANNUAL PREMIUM	
FE-8743.1	Inland Marine Computer Prop Loss of Income and Extra Expense	\$ \$	10,000 10,000	\$	500	Included Included	

OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY —