



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

9/11/2024

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 The Arizona Group 1125 East Southern Avenue Suite 101 Mesa AZ 85204	CONTACT NAME: Justin Hallman	
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INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A: Pekin Insurance		24228
INSURED THEPINE-01 The Pines at Woodlands Village Homeowners Association c/o Real Manage/Vision Community Management 16625 S Desert Foothills Pkwy Phoenix AZ 85048	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES

CERTIFICATE NUMBER: 1319461190

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
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC OTHER:	Y		005024581	6/27/2024	6/27/2025	EACH OCCURRENCE \$2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$100,000 MED EXP (Any one person) \$5,000 PERSONAL & ADV INJURY \$2,000,000 GENERAL AGGREGATE \$4,000,000 PRODUCTS - COMP/OP AGG \$4,000,000 \$
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			005024581	6/27/2024	6/27/2025	COMBINED SINGLE LIMIT (Ea accident) \$2,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A				<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Directors & Officers Liability			005024581	6/27/2024	6/27/2025	Ea Claim/Wrongful Act Aggregate 2,000,000 2,000,000

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

Additional insured as per attached BP6052(08/13).

REALMANAGE FAMILY OF BRANDS/Vision Community Management is included as an additional insured per attached referenced forms.

CERTIFICATE HOLDER**CANCELLATION**

REALMANAGE FAMILY OF BRANDS/Vision Community Management
 16625 S Desert Foothills Pkwy
 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

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DELUXE BUSINESSOWNERS LIABILITY ENHANCEMENT ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

Coverages provided by this endorsement are subject to the provisions applying to the **Businessowners Coverage Form** unless otherwise noted. All policy provisions not in conflict with this endorsement shall apply. This endorsement is a valid part of the policy only when the form number is shown in the Declarations.

The following changes apply to **Section II - Liability**:

1. Broadened Supplementary Payments

a. Under **A.1.f. Coverage Extension-Supplementary Payments**, Paragraph **(1)(b)** is removed and replaced by:

(b) Up to \$3,000 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which Business Liability Coverage for "bodily injury" applies. We do not have to furnish these bonds.

b. Under **A.1.f. Coverage Extension-Supplementary Payments**, Paragraph **(1)(d)** is removed and replaced by:

(d) All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$350 a day because of time off work.

2. Voluntary Property Damage

a. The following is added to Paragraph **A. Coverages** under **1. Business Liability**:

(1) At your request, we will pay for unintentional "property damage" to property of others in your possession. The "property damage" must be caused by an "occurrence" resulting from "your work" that is incidental to your business operations which are covered by this policy and that take place away from the premises you own, rent, lease or occupy. The "occurrence" must take place in the "coverage territory".

(2) With respect to coverage provided by this section of the endorsement, under **B., Exclusions**,

1. Applicable To Business Liability Coverage, (4) and (5) of Exclusion k. Damage To Property are deleted.

(3) With respect to coverage provided by this section of the endorsement, the following exclusions apply in addition to the Exclusions under **B. Exclusions, 1. Applicable To Business Liability Coverage**:

This insurance does not apply to:

(a) "Property damage" to property which is rented, leased or borrowed by an insured;

(b) "Property damage" caused by or resulting from ownership, maintenance or use of any aircraft, "auto" or watercraft or transportation of property, including "loading or unloading" of property, from any aircraft, "auto" or watercraft;

(c) "Property damage" caused by or arising out of work performed for you or on your behalf by a subcontractor;

(d) "Property damage" arising out of the loss of, loss of use of, damage to, corruption of, inability to access or inability to manipulate "electronic data";

(e) "Property damage" caused by or arising out of "your work" included in the "products-completed operations hazard"; or

(f) Mysterious disappearance, abstraction or loss of use of property.

(4) With respect to coverage provided by this section of the endorsement, **Section D. Liability And Medical Expenses Limits Of Insurance** is replaced by the following:

- (a) The Limits of Insurance shown below fix the most we will pay regardless of the number of:
 - (i) Insureds;
 - (ii) Claims made or "suits" brought; or
 - (iii) Persons or organizations making claims or bringing "suits".
- (b) Subject to (c) below, \$2,500 is the most we will pay for the sum of all "property damage" as the result of any one "occurrence" under this coverage extension.
- (c) \$5,000 is the most we will pay for the sum of all "property damage" as the result of all "occurrences" under this coverage extension.
- (d) These limits of insurance for this coverage apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations that this endorsement was added to the policy, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

(5) Our obligation to pay for covered "property damage" on your behalf applies only to the amount of "property damage" in excess of the greater of:

- (a) \$250; or
- (b) the deductible as stated in the Businessowners Liability and Medical Expenses Supplemental Declarations Page.

This deductible amount applies to all damages sustained by any one person or organization because of "property damage" as the result of any one "occurrence".

The limit of insurance will not be reduced by the application of the deductible amount.

We may pay any part or all of the deductible amount to effect settlement of any claim or "suit" and, upon notification of the action taken, you shall promptly reimburse us for such part of the deductible amount as has been paid by us.

- (6) The coverage provided under this section of the endorsement shall be excess over any other insurance, whether such other insurance is stated to be primary, contributory, excess, contingent or otherwise, unless such other insurance is written only as specific excess insurance over the Limits of Liability provided in this endorsement.
- (7) In the event of "property damage" covered by this endorsement, you shall, if requested by us, replace the property or furnish the labor and materials necessary for repairs at your actual cost, excluding any profit or overhead charges.

(8) With respect to this section of the endorsement, the following definition is added under **F. Liability And Medical Expenses Definitions**:

"Electronic data" means information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and application software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of electronic data, means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

3. Newly Acquired Organizations

- a. With respect to coverage afforded under this section of the endorsement, the following is added to Paragraph **C. Who Is An Insured**:

(1) Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company and over which you maintain ownership or majority interest, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:

- a. Coverage under this provision is afforded only until the 180th day after you acquire or form the organization or the end of the policy period, whichever is earlier;
- b. Paragraph **A.1. Business Liability** does not apply to:
 - (1) "Bodily injury" or "property damage" that occurred before you acquired or formed the organization; and
 - (2) "Personal and advertising injury" arising out of an offense committed before you acquired or formed the organization.

No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

This provision does not apply to newly formed or acquired organizations if coverage is excluded either by the provisions of the Coverage Form or by endorsement.

4. Additional Insured - Lessor of Leased Equipment

- a. With respect to coverage afforded under this section of the endorsement, the following is added to Paragraph **C. Who Is An Insured**:
 - (1) Any person or organization from whom you lease equipment is an insured when you and such person or organization have agreed in a written contract that is currently in effect or becomes effective during the policy period stated on the Declarations Page and executed prior to the "bodily injury", "property damage" or "personal and advertising injury" for which coverage is sought, that you must add such person or organization as an additional insured on a policy

of liability insurance such as afforded by this policy. Such person or organization is an additional insured only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" arising solely out of the maintenance, operation or use of such leased equipment by you which may be imputed from any insured to that person or organization as the lessor of equipment. A person's or organization's status as an insured under this section of the endorsement ends when their contract with you for such leased equipment ends.

(2) With respect to coverage afforded to this additional insured, the following additional exclusion applies:

This insurance does not apply:

- (a) To any "occurrence" which takes place after the equipment lease expires.
- (3) Insurance afforded to this additional insured will not be broader than that which you are required by the written contract to provide the additional insured.
- (4) With respect to insurance afforded to this additional insured, the following is added to Paragraph **D. Liability And Medical Expenses Limits Of Insurance**:

The most we will pay on behalf of the additional insured is the amount of insurance:

- (a) Required in the written contract for that person or organization to be added as an Additional Insured; or
- (b) Available under the applicable Limits of Insurance shown in the Businessowners Liability and Medical Expenses Supplemental Declarations of this policy;

whichever is less.

These Limits of Insurance are inclusive of, and not in addition to the Limits of Insurance shown in the Businessowners Liability and Medical Expenses Supplemental Declarations Page.

- (5) If an endorsement is attached to this coverage form that specifically names a person or organization as an insured or additional insured, then coverage under this endorsement does not apply to that entity.

5. Additional Insured - State or Governmental Agency or Subdivision or Political Subdivision - Permits or Authorizations Relating To Premises

a. With respect to coverage afforded under this section of the endorsement, the following is added to Paragraph **C. Who Is An Insured**:

- (1) Any state or governmental agency or subdivision or political subdivision is an insured, when you and such state or governmental agency or subdivision or political subdivision have agreed in a written contract or agreement that is currently in effect or becomes effective during the policy period stated on the Declarations Page and executed prior to the "bodily injury", "property damage" or "personal and advertising injury" for which coverage is sought, that you must add such state or governmental agency or subdivision or political subdivision as an additional insured on a policy of liability insurance such as is afforded by this policy. Such state or governmental agency or subdivision or political subdivision is an additional insured with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" arising solely out of the following hazards for which the state or governmental agency or subdivision or political subdivision has issued a permit or authorization in connection with premises you own, rent or control and to which this insurance applies:

- (a) The existence, maintenance, repair, construction, erection or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, manholes, marquees, hoistaway openings, sidewalk vaults, street banners or decorations and similar exposures; or
- (b) The construction, erection or removal of elevators; or
- (c) The ownership, maintenance or use of any elevators covered by this insurance.

- (2) Insurance afforded to this additional insured will not be broader than that which you are required by the written contract or agreement to provide the additional insured.

(3) With respect to insurance afforded to this additional insured, the following is added to Paragraph **D. Liability and Medical Expenses Limits Of Insurance**:

The most we will pay on behalf of the additional insured is the amount of insurance:

- (a) Required by the written contract or agreement for the state or governmental agency or subdivision or political subdivision to be added as an Additional Insured; or
- (b) Available under the applicable Limits of Insurance shown in the Businessowners Liability and Medical Expenses Supplemental Declarations of this policy;

whichever is less.

These Limits of Insurance are inclusive of, and not in addition to the Limits of Insurance shown in the Businessowners Liability and Medical Expenses Supplemental Declarations Page.

- (4) If an endorsement is attached to this coverage form that specifically names a state or governmental agency or subdivision or political subdivision as an insured or additional insured, then coverage under this endorsement does not apply to that entity.

6. Additional Insured - Managers Or Lessors Of Premises

a. With respect to coverage afforded under this section of the endorsement, the following is added to Paragraph **C. Who Is An Insured**:

- (1) Any person or organization from whom you lease a premises is an insured when you and such person or organization have agreed in a written contract that is currently in effect or becomes effective during the policy period stated on the Declarations Page and executed prior to the "bodily injury", "property damage" or "personal and advertising injury" for which coverage is sought,

that you must add such person or organization as an additional insured on a policy of liability insurance such as is afforded by this policy. Such person or organization is an additional insured only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" arising solely out of the ownership, maintenance or use of that part of the premises leased to you which is the subject of the written contract for adding that person or organization as an additional insured.

- (2) With respect to coverage afforded to this additional insured, the following additional exclusions apply:

This insurance does not apply to:

- (a) Any "occurrence" which takes place after you cease to be a tenant in that premises; or
 - (b) Structural alterations, new construction or demolition operations performed by or on behalf of such additional insured; or
 - (c) Any premises for which coverage is excluded by endorsement.
- (3) Insurance afforded to this additional insured will not be broader than that which you are required by the written contract to provide the additional insured.
- (4) With respect to insurance afforded to this additional insured, the following is added to Paragraph **D. Liability And Medical Expenses Limits Of Insurance**:

The most we will pay on behalf of the additional insured is the amount of insurance:

- (a) Required by the written contract for that person or organization to be added as an Additional Insured; or
- (b) Available under the applicable Limits of Insurance shown in the Businessowners Liability and Medical Expenses Supplemental Declarations of this policy;

whichever is less.

These Limits of Insurance are inclusive of, and not in addition to the Limits of Insurance shown in the Businessowners Liability and Medical Expenses Supplemental Declarations Page.

- (5) If an endorsement is attached to this coverage form that specifically names a person or organization as an insured or additional insured, then coverage under this endorsement does not apply to that entity.

7. Broadened Notice of an Occurrence

- a. Under **E. Liability And Medical Expenses General Conditions**, Paragraphs **2.a.** and **2.b.** of **Duties In The Event Of Occurrence, Offense, Claim Or Suit** are removed and replaced by:

- 2.a. You must see to it that we are notified as soon as practicable of an "occurrence" or an offense which may result in a claim. To the extent possible, notice should include:

- (1) How, when and where the "occurrence" or offense took place;
- (2) The names and addresses of any injured persons and witnesses; and
- (3) The nature and location of any injury or damage arising out of the "occurrence" or offense.

This condition applies only when the "occurrence" or offense is known to:

- (1) You, if you are an individual;
- (2) A partner, if you are a partnership;
- (3) An "executive officer" of your corporation, if you are a corporation;
- (4) A member or manager, if you are a limited liability company;
- (5) Your insurance manager; or
- (6) Your elected or appointed officials, trustees or board members, if you are an organization other than a partnership, joint venture or limited liability company.

- 2.b. If a claim is made or "suit" is brought against any insured, you must:

- (1) Immediately record the specifics of the claim or "suit" and the date received; and
- (2) Notify us as soon as practicable.

You must see to it that we receive written notice of the claim or "suit" as soon as practicable.

This condition will not be considered breached unless the breach occurs after such claim or "suit" is known to:

- (1) You, if you are an individual;
- (2) A partner, if you are a partnership;
- (3) An "executive officer" of your corporation, if you are a corporation;
- (4) A member or manager, if you are a limited liability company;
- (5) Your insurance manager; or
- (6) Your elected or appointed officials, trustees or board members, if you are an organization other than a partnership, joint venture or limited liability company.

8. Broadened Bodily Injury Definition

- a. Under **F. Liability And Medical Expenses Definitions**, definition 3. "Bodily injury", is removed and replaced by:
 3. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time, and, if arising out of the foregoing, mental anguish, mental injury, shock or fright.