

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/14/2024

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).

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PRODUCER	CONTACT Michael Stapley					
Mike Stapley Agency	PHONE (A/C, No, Ext): 480-503-4400 FAX (A/C, No):					
4850 E Baseline Rd Unit 101	E-MAIL address: mikestapleyagency@amfam.com					
Mesa AZ 85206	INSURER(S) AFFORDING COVERAGE	NAIC#				
	INSURER A: Midvale Indemnity Company	27138				
INSURED	INSURER B: PMA Insurance Group					
Amberwood Manor Association	INSURER C:					
c/o Vision Community Management	INSURER D :					
16625 S Desert Foothills Pkwy	INSURER E :					
Phoenix, AZ 85048	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		SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	S
A	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE OCCUR	- Y	, wvvb		12/14/2024	12/14/2025	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 1,000,000 \$
				91000-61039-61			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
	X OTHER: Crime/Fidelity						\$1,000 deductible	\$ 500,000
А	AUTOMOBILE LIABILITY	Υ		91000-61039-61	12/14/2024	12/14/2025	COMBINED SINGLE LIMIT (Ea accident)	\$
	ANY AUTO						BODILY INJURY (Per person)	\$ 1,000,000
	OWNED SCHEDULED AUTOS						BODILY INJURY (Per accident)	\$ 1,000,000
	HIRED NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$ 1,000,000
								\$
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$
	DED RETENTION \$							\$
В	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	N N/A			12/14/2024	12/14/2025	X PER STATUTE OTH-ER	
	ANYPROPRIETOR/PARTNER/EXECUTIVE			2023010952663Y			E.L. EACH ACCIDENT	\$ 1,000,000
	OFFICER/MEMBEREXCLUDED? (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 and Officers	Y		91000-61039-61	12/14/2024	12/14/2025	\$1,000 Deductible	\$1,000,000

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

Policy includes 125% Replacement Cost coverage for common area elements with \$2,500 deductible. Property manager is included as Additional Insured on the GL, Crime/Fidelity and D&O.

Landscape Coverage (wind included): \$30,000

CERTIFICATE HOLDER	CANCELLATION
Vicion Community Management	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
Vision Community Management 16625 S Desert Foothills Pkwy Phoenix, AZ 85048	AUTHORIZED REPRESENTATIVE Mike Stapley