



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/30/2024

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...

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...

Table with columns for PRODUCER (Socher Insurance Agency, Inc.), INSURED (Shadow Mountain Villas Condominium Association), and CONTACT INFORMATION (PHONE: (877) 317-9300, FAX: (877) 317-9305, E-MAIL: info@hoainsurance.net). Includes Insurer details for Everspan, Federal, and Continental Insurance Companies.

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...

Main coverage table with columns: INSR LTR, TYPE OF INSURANCE, ADDL INSD, SUBR WVD, POLICY NUMBER, POLICY EFF (MM/DD/YYYY), POLICY EXP (MM/DD/YYYY), LIMITS. Rows include Commercial General Liability, Automobile Liability, Umbrella Liability, Workers Compensation, and Directors & Officers.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Please see Certificate of Property, Acord 24, for building values.

RealManage Family of Brands/Vision Community Management is added as part of the Named Insured in regards to community management services for Shadow Mountain Villas Codominium Association.

Table with two columns: CERTIFICATE HOLDER (RealManage Family of Brands/Vision Community Management) and CANCELLATION (Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions. Includes signature of Paula L. Conrad).



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
12/30/2024

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.

PRODUCER Socher Insurance Agency, Inc. 7901 Stoneridge Drive, Suite 403 Pleasanton, CA 94588		CONTACT NAME: PHONE (A/C, No, Ext): (877) 317-9300 FAX (A/C, No): (877) 317-9305 E-MAIL ADDRESS: info@hoainsurance.net PRODUCER CUSTOMER ID: SHADMOU-01	
INSURED Shadow Mountain Villas Condominium Association RealManage Family of Brands Vision Community Management 16625 S Desert Foothills Pkwy Phoenix, AZ 85048		INSURER(S) AFFORDING COVERAGE INSURER A : Beazley Excess and Surplus Insurance, Inc. INSURER B : Continental Casualty Company INSURER C : Hartford Steam Boiler INSURER D : INSURER E : INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Please see Certificate of Liability, Acord 25, for remaining coverage.
 Equipment Breakdown coverage included. Crime/Employee Dishonesty/Fidelity Bond includes Property Manager as an Employee.

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	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	<input checked="" type="checkbox"/> PROPERTY	TBD_PROP	12/26/2024	12/26/2025	<input checked="" type="checkbox"/> BUILDING	\$ 30,184,990
	<input type="checkbox"/> CAUSES OF LOSS					
	<input type="checkbox"/> DEDUCTIBLES					
	<input type="checkbox"/> BASIC					
	<input type="checkbox"/> BROAD					
	<input checked="" type="checkbox"/> SPECIAL					
	<input type="checkbox"/> EARTHQUAKE					
	<input type="checkbox"/> WIND					
<input type="checkbox"/> FLOOD						
<input checked="" type="checkbox"/> Ord Cov A Incl				<input checked="" type="checkbox"/>		
	INLAND MARINE	TYPE OF POLICY				\$
	CAUSES OF LOSS					\$
	NAMED PERILS	POLICY NUMBER				\$
						\$
B	<input checked="" type="checkbox"/> CRIME				<input checked="" type="checkbox"/> Deductible \$1,000	\$ 500,000
	TYPE OF POLICY					\$
	Fidelity Bond	768588958	12/26/2024	12/26/2025		\$
C	<input checked="" type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN				<input checked="" type="checkbox"/> Deductible \$1,000	\$ 29,623,440
		FBP2378963	12/26/2024	12/26/2025		\$
						\$
						\$

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Special Form (wind included), 100% Replacement Cost Basis with No Co-Insurance. No inflation guard included. 265 Units. Policy is Walls In if your Condominium Association Agreement requires it. Severability of Interest included on Package Policy. Common elements included on policy.
RealManage Family of Brands/Vision Community Management is added as part of the Named Insured in regards to community management services for Shadow Mountain Villas Codominium Association.

CERTIFICATE HOLDER RealManage Family of Brands/Vision Community Management 16625 S Desert Foothills Pkwy Phoenix, AZ 85048		CANCELLATION 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 <i>Paula L. Conrad</i>	
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**ADDITIONAL REMARKS SCHEDULE**

AGENCY Socher Insurance Agency, Inc.		NAMED INSURED Shadow Mountain Villas Condominium Association RealManage Family of Brands Vision Community Management 16625 S Desert Foothills Pkwy Phoenix, AZ 85048	
POLICY NUMBER SEE PAGE 1		EFFECTIVE DATE: SEE PAGE 1	
CARRIER SEE PAGE 1	NAIC CODE SEE P 1		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 24 FORM TITLE: Certificate of Property Insurance

Property Coverage Breakdown and Deductibles
\$5,000,000 ½ Primary Landmark American Insurance Company
\$5,000,000 ½ Primary Beazley Excess & Surplus Insurance, Inc.
\$20,184,990 Excess Homeland Insurance Company of New York

Deductible:
5% per Bldg.
For Wind & Hail Minimum of \$100,000
\$100,000 for All Other Perils

12/27/2024

Shadow Mountain Villas Condominium Association
Disclosure Summary Form

Property: Landmark/Beazley/Homeland: 12/26/2024 - 12/26/2025
\$30,184,990 (Layered) Special Form, **Replacement Cost** with **No Coinsurance** and a 5% per Bldg.
For Wind & Hail Minimum of \$100,000 and \$100,000 for All Other Perils Deductible per Occurrence.

General Liability: Everspan Indemnity Insurance Company: 12/26/2024 - 12/26/2025
\$1,000,000/\$2,000,000 per Occurrence/General Aggregate with a \$5,000 Deductible. \$1,000,000 Non-Owned and Hired Automobile Liability is included in this policy.

Umbrella Liability: Federal Insurance Company: 12/26/2024 - 12/26/2025
\$5,000,000 Each Occurrence/General Aggregate with a \$0 self insured retention each occurrence.

Directors' and Officers' Liability: Continental Casualty Company: 12/26/2024 - 12/26/2025
\$1,000,000 per Occurrence/General Aggregate with a \$1,000 Retention per Occurrence.

Employee Dishonesty: Continental Casualty Company: 12/26/2024 - 12/26/2025
\$500,000 per Occurrence with a \$1,000 Deductible.

Workers' Compensation: No Coverage through our Agency.

Equipment Breakdown Coverage: The Hartford Steam Boiler Inspection and Ins. Co.: 12/26/2024 - 12/26/2025
The limits of liability are \$29,263,440 with a \$1,000 deductible.

Earthquake Insurance: No Coverage through our Agency.

Flood: No Coverage through our Agency.

This summary of the Association's policies of insurance provides only certain information, and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of insurance. Any Association Member may, upon request and provision of reasonable notice, review the Association's Insurance Policies and, upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the Association maintains the Policies of Insurance specified in this summary, the Association's Policies of Insurance may not cover your property, including personal property or real property improvements to or around your dwelling, or personal injuries or other losses that occur within or around your dwelling. Even if a loss is covered, you may nevertheless be responsible for paying all or a portion of any Deductible that applies. Association Members should consult with their individual Insurance Broker or Agent for appropriate additional coverage.

*****For lender and/or unit specific Evidence of Insurance please call EOI Direct at 877-456-3643. For general proof of insurance please contact Socher Insurance at 877-317-9300*****