



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
11/26/2024

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 Cox Insurance Services 10607 N. Frank Lloyd Wright Blvd Suite 101 Scottsdale, AZ 85259	CONTACT NAME:		
	PHONE (A/C. No. Ext): (480) 907-6000	FAX (A/C. No): (480) 664-8275	
	E-MAIL ADDRESS: certificate@coxinsurance.net		
	INSURER(S) AFFORDING COVERAGE		NAIC #
	INSURER A: Mid-Century Insurance Company		21687
INSURED Highland Mesa Townhomes HOA 16625 S. Desert Foothills Pkwy. Phoenix, AZ 85048	INSURER B :		
	INSURER C :		
	INSURER D :		
	INSURER E :		
	INSURER F :		

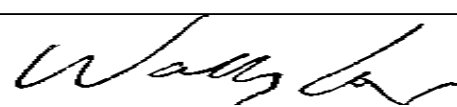
COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

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
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR D&O- \$1,000,000 DED- \$1,000 GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:			606774375	12/8/2024	12/8/2025	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 75,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 2,000,000 GENERAL AGGREGATE \$ 4,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
A	AUTOMOBILE LIABILITY <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			606774375	12/8/2024	12/8/2025	COMBINED SINGLE LIMIT (Ea accident) \$ 2,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB EXCESS LIAB 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						PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Employee Dishonesty			606774375	12/08/2024	12/8/2025	\$1,000 \$75,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
30 days written notice of cancellation is required prior to cancellation

Vision Community Management is listed as an Additional Insured

CERTIFICATE HOLDER 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 

**EVIDENCE OF PROPERTY INSURANCE**

DATE (MM/DD/YYYY)

11/26/2024

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY Cox Insurance Services 10607 N. Frank Lloyd Wright Blvd Suite 101 Scottsdale, AZ 85259	PHONE (A/C, No, Ext): (480) 907-6000	COMPANY Mid-Century Insurance Company 4680 WILSHIRE BLVD LOS ANGELES, CA 90010
FAX (A/C, No): (480) 664-8275	E-MAIL ADDRESS: certificate@coxinsurance.net	
CODE:	SUB CODE:	
AGENCY CUSTOMER ID #:		
INSURED Highland Mesa Townhomes HOA 16625 S. Desert Foothills Pkwy. Phoenix, AZ 85048	LOAN NUMBER	POLICY NUMBER 606774375
	EFFECTIVE DATE 12/08/2024	EXPIRATION DATE 12/08/2025
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION 2894 S. Highland Mesa Rd., Flagstaff, AZ 86001-2957

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 EVIDENCE OF PROPERTY INSURANCE 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.

COVERAGE INFORMATION

PERILS INSURED BASIC BROAD SPECIAL

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Building Coverage - Extended Replacement Cost - 150%	\$5,826,147	\$5,000
Building Ordinance Or Law - 1 (Undamaged Part)	Included	None
Building Ordinance Or Law - 2 (Demolition Cost)	\$250,000	None
Building Ordinance Or Law - 3 (Increased Cost)	\$250,000	None
Specified Property	\$25,000	\$5,000
Equipment Breakdown	Included	
Back Up Of Sewers Or Drains	\$50,000	\$5,000
Employee Dishonesty	\$75,000	\$1,000
Bare Walls Coverage only - Unit Owners Coverage is EXCLUDED		


REMARKS (Including Special Conditions)

5 Buildings - 24 Units

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.

ADDITIONAL INTEREST

NAME AND ADDRESS MASTER	ADDITIONAL INSURED	LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	MORTGAGEE		
	LOAN #		
	AUTHORIZED REPRESENTATIVE <input checked="" type="checkbox"/> 		



10607 N. Frank Lloyd Wright Blvd, # 101 | Scottsdale, AZ 85259

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888.220.9335 Toll Free

A Leading FARMERS Insurance Agency since 1989

11/26/2024

Unit Owners of Highland Mesa Townhomes

Re: Master Policy and Unit Owner Coverage Recommendation

Dear Unit Owner,

Please use this letter as a reference to how the Master Policy for Highland Mesa Townhomes would perform in the event of a covered claim. The CC&R's have been reviewed and coverage set accordingly.

The Master Policy provides "**Bare Walls Coverage**" and carries a \$5,000 Property Deductible. The HOA policy will no longer provide coverage for the interior units.

We recommend all Unit Owners purchase coverage for their unit from the studs – including but not limited to: **wall coverings (drywall, paint, wallpaper, paneling, etc.), floor coverings (carpet, hardwoods, tile, etc.), appliances, cabinetry, built-ins, HVAC, electrical and plumbing fixtures or finishes contained in the unit.** These policies should also have "Loss Assessment Coverage" with minimum coverage of \$5,000.

The coverage recommendation also applies to owners that are renting their Units which should cover the items listed above as well as loss of rents and landlord liability.

Provide this letter to your Agent to review your current Insurance Policy or give our office a call to provide a quote.

Thank you.

Logan Roberts
Agent

480-907-6000

service@coxinsurance.net



IMPORTANT INSURANCE INFORMATION HIGHLAND MESA TOWNHOMES

Policy Term:

Agent:

Email:

Phone:

Our agency and Farmers Insurance is pleased to insure your Condominium Association.

Cox Insurance Services is one of the largest Business Insurance agencies in Arizona for Farmers Insurance. This distinction gives our customers many advantages. We've been providing Business and Personal Insurance Services since 1989.

Master Condominium Policy Coverages with Farmers Insurance

Direct physical loss coverage is provided for all common area buildings and includes coverage for items that are the Association's area of responsibility in the amount of \$5,826,147.00, and is subject to a \$ 5,000 deductible per occurrence. The Master Condo Association policy **does not cover the interior of the unit or the personal property of each condo owner** - such as furniture, personal items, clothing, jewelry, fixtures in the unit, wall coverings, floor coverings, cabinets, appliances, window fixtures, water heaters, water damage within the unit, or electrical or plumbing that services only one unit.

The Master Association policy provides for **General Liability** in the amount of \$ 4,000,000 and Medical payments for covered claims, occurrences and accidents on community property. **Personal Liability is excluded on the master policy.**

Directors and Officers Coverage is provided for the Association in the amount of \$ 1,000,000 . This coverage protects the board for the cost of defense and claims arising from the lawsuits alleging that the directors had failed to properly perform their required duties.

The **Employee Dishonestly/Crime/Fidelity Coverage** is provided for the Association in the amount of \$ 75,000 . This coverage protects against fraudulent or dishonest acts by the persons named in the policy, Property Management Company, and the Board of Directors. This coverage does not pertain to mysterious disappearance, burglary or thefts by outside parties, ordinary mismanagement of funds or overspending.



What a Unit Owner Needs COVERAGES FOR YOUR PERSONAL INSURANCE

The Master Condo Association Policy insured through Farmers Insurance does not cover the interior of the Unit or personal property of each condo owner (Bare Walls Coverage) — excluding fixtures in the unit, wall coverings, floor coverings, cabinets, appliances, window fixtures, water heaters or appliances, built-ins, electrical or plumbing that service only one Unit, improvements and betterments, or personal property such as furniture, personal items, clothing, or jewelry.

Review your individual Condominium Policy annually

Condominium owners need to purchase a separate Condominium Homeowners policy. Farmers Insurance offers the most up to date policy form available. We recommend that you review your individual condominium policy annually. Our agency can review the coverages of your condo policy to see if there are any “gaps” or deficiencies in your coverage.

The Most Important Condo Owners Policy Coverages

Personal Liability—Pays damages which you are legally obligated to pay because of bodily injury or property damage resulting from an occurrence. It is recommended to carry a minimum of \$100,000 of liability coverage.

Personal Property— Improvements and items such as furniture, clothes, dishes, appliances, computers, etc.

Loss of Use—Helps with necessary increase of living expense if you cannot stay in the condo due to a covered loss.

Guest Medical—Will pay reasonable charges for medical, surgical, x-ray, dental, etc. resulting from an occurrence on your property.

Loss Assessment—Pays for losses in common area of the Association which could result in a special assessment to all unit owners equally. *May be responsible for the HOA property deductible

Farmers offers other essential coverages to fill the gaps that many regular Condo policies have. We'd be happy to review these coverages with you.

Call us and we can review your current Homeowners policy.

You can save up to 25% if we insure your Autos and Life insurance



10607 N. Frank Lloyd Wright Blvd., Ste 101 Scottsdale, AZ 85259

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CONDOMINIUM OWNER

Safety Tips

Homeowner Association residents may help reduce property damage and personal injury by following these tips.

Smoke and Heat Detectors

Smoke and heat detectors save lives. Properly installed and maintained alarms are essential to making your home safer. Consider the following tips and always read and follow manufacturer's instructions:

- Install units in each bedroom, near sleeping areas and on every level including the basement
- Replace units every 10 years (from date of manufacture)
- Test units monthly
- Replace batteries annually**

Carbon Monoxide Alarms**

Carbon Monoxide (CO) is a colorless and odorless gas produced when natural gas, oil, kerosene, wood or charcoal is burned. Several states require CO detectors. Always follow manufacturer's instructions and consider these tips:

- Install units in central locations, near sleeping areas and areas required by local laws
- Replace at intervals stated in manufacturer's instructions
- Test units monthly
- Replace batteries annually

Fire Extinguishers*

Portable fire extinguishers help save lives and property by containing a small fire until the fire department arrives. Select a multi-purpose extinguisher which can be used on all types of fires:

- Install extinguishers in the path of an exit
- Evacuate all occupants and call fire department immediately
- Use extinguisher only when safe to do so and when fire is contained to small area
- Inspect and replace extinguishers as recommended by manufacturer

Chimney Cleaning*

Heating equipment is a leading cause of home fires. Chimneys can collect fuel which can be out of sight and dangerous. Regular maintenance of fireplaces should offer safe and welcoming warmth.

Consider the following:

- Have a certified chimney sweep inspect chimneys annually and clean as necessary
- Keep anything which can burn 3 feet away
- Allow ashes to completely cool before disposing into a covered metal container
- Install and maintain Carbon Monoxide (CO) detectors and a fire extinguisher

This document is for informational purposes only. Always follow manufacturer recommendations.

*US Fire Administration

**US Fire Administration (USFA) and Consumer Product Safety Commission

Grills & Heaters & Fire Pits

The USFA advises patios, terraces, screened-in porches and courtyards are leading home locations for grill fires.* Other open-flame devices also cause fires.

Precautions should be taken including:

- Don't use open flame devices or appliances within 10 feet of combustible construction or materials
- Consider small electric grills as an alternative
- Designate a common area, clear of combustibles and vegetation, for grilling
- Don't store propane, charcoal or lighter fluid indoors or on balconies or patios

Kitchen Stove Anti-Tip Devices

Most stove owners haven't heard of Anti-Tip brackets. The American National Standards Institute (ANSI) and Underwriters Laboratories (UL) created standards that require all ranges manufactured after 1991 to be capable of remaining stable while supporting 250 pounds of weight on their open doors. Manufacturers' instructions, require that anti-tip brackets provided be installed. These brackets prevent a stove from tipping if downward weight or pressure is applied to an open door.

Check for Anti-Tip device:

- Remove items from stove-top and oven
- Shine a flashlight under and behind stove
- Look for small bracket on floor or wall which is attached to rear of stove
- Always contact an authorized appliance technician to confirm installation or to install a device

Interior Water Damage

Catching a small leak early, knowing the location of water main shut off valve and regular inspections are important and may help prevent costly water damage.

Consider the following tips:

- Maintain water heaters as recommended by manufacturer
- Inspect water supply lines on all appliances and fixtures every 6 months
- Change washing machine hoses (steel braided preferred) at least every 3-4 years
- Protect pipes from freezing by insulating them and keeping heat turned on

For additional information on these topics and other loss control material, register at www.mysafetypoint.com. This site is provided for Business Insurance Policyholders to provide on-line safety resources.