PARKSCO-01

CKOK

ACORD°

## **CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY) 5/13/2025

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	CONTACT NAME:						
Socher Insurance Agency, Inc.	PHONE (A/C, No, Ext): (877) 317-9300 FAX (A/C, No):	Insurance Company e Group	AX A/C, No):(877) 317-9305				
7901 Stoneridge Drive, Suite 403 Pleasanton, CA 94588	E-MAIL ADDRESS: info@hoainsurance.net						
	INSURER(S) AFFORDING COVERAGE	NAIC#					
	INSURER A: Ategrity Specialty Insurance						
INSURED	INSURER B: Federal Insurance Company						
Park Scottsdale II Townhouse Corp	INSURER C: Hanover Insurance Group						
Real Manage Family Of Brands   Vision Community Managem 16625 South Desert Foothills Pkwy	INSURER D: Continental Casualty Company						
Phoenix, AZ 85048	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	SUBR	POLICY NUMBER	POLICY EFF	POLICY EXP	LIMIT	s		
Α	Х	COMMERCIAL GENERAL LIABILITY				\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	,,	EACH OCCURRENCE	\$	1,000,000	
		CLAIMS-MADE X OCCUR	Х		01-C-PK-P20140195-0	4/30/2025	4/30/2026	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	100,000	
								MED EXP (Any one person)	\$	5,000	
								PERSONAL & ADV INJURY	\$	1,000,000	
	GEN	I'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$	2,000,000	
		POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$	2,000,000	
		OTHER:						Deductible:	\$	1,000	
Α	AUT	OMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000	
		ANY AUTO	Х		01-C-PK-P20140195-0	4/30/2025	4/30/2026	BODILY INJURY (Per person)	\$		
		OWNED SCHEDULED AUTOS ONLY						BODILY INJURY (Per accident)	\$		
	X	HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$		
								Deductible:	\$	1,000	
В	Х	UMBRELLA LIAB X OCCUR						EACH OCCURRENCE	\$	10,000,000	
		EXCESS LIAB CLAIMS-MADE			G74728261	4/30/2025	25 4/30/2026	AGGREGATE	\$		
		DED X RETENTION \$ 0							\$		
С	WOF	RKERS COMPENSATION EMPLOYERS' LIABILITY							PER OTH- STATUTE ER		
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)			HETOR/PARTNER/EXECUTIVE N/A W2Y-M033215-00 4/30/2025 IN N/A		4/30/2025	30/2025 4/30/2026	E.L. EACH ACCIDENT	\$	1,000,000	
								E.L. DISEASE - EA EMPLOYEE	\$	1,000,000	
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$	1,000,000	
D	D Directors & Officers				768658152	4/30/2025	4/30/2026	Deductible: \$1,000		1,000,000	

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.

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

Dont



## CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 05/13/2025

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	CONTACT NAME:						
Socher Insurance Agency, Inc.	PHONE (A/C, No, Ext): (877) 317-9300 FAX (A/C, No): (877) 317-9305						
Socher Insurance Agency, Inc. 1901 Stoneridge Drive, Suite 403 Pleasanton, CA 94588	E-MAIL ADDRESS: info@hoainsurance.net						
	PRODUCER CUSTOMER ID: PARKSCO-01						
	INSURER(S) AFFORDING COVERAGE NAIC #	NAIC#					
INSURED	INSURER A : Beazley Excess and Surplus Insurance, Inc.						
Park Scottsdale II Townhouse Corp	INSURER B : PMA Insurance Group						
Real Manage Family Of Brands   Vision Community Manage	URER A : Beazley Excess and Surplus Insurance, Inc. URER B : PMA Insurance Group URER C :						
16625 South Desert Foothills Pkwy Phoenix, AZ 85048	INSURER D :						
Piloellix, AZ 05040	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.

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INSR LTR	TYPE OF INSURANCE		SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY		LIMITS	
Α	Х	PROPERTY					Х	BUILDING	\$	33,003,320
	CAI	JSES OF LOSS	DEDUCTIBLES	D398C5250101	04/30/2025	04/30/2026	X	PERSONAL PROPERTY	\$	25,000
		BASIC	BUILDING 50,000					BUSINESS INCOME	\$	
		BROAD	CONTENTS					EXTRA EXPENSE	\$	
	Х	SPECIAL	CONTENTO					RENTAL VALUE	\$	
		EARTHQUAKE						BLANKET BUILDING	\$	
	Х	WIND	5.0000					BLANKET PERS PROP	\$	
		FLOOD						BLANKET BLDG & PP	\$	
	Х	Water ded:	100,000				X	Ord cov B&C:	\$	3,226,474
	Х	Ord cov A: inc							\$	
		INLAND MARINE		TYPE OF POLICY					\$	
	CAI	JSES OF LOSS							\$	
		NAMED PERILS		POLICY NUMBER					\$	
									\$	
В	Х	CRIME					Х	Deductible: \$5,000	\$	450,000
	TYF	PE OF POLICY							\$	
	Fidelity Bond			4124010551010Y	04/30/2025	04/30/2026			\$	
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN								\$	
	EQUIPMENT BREAKDOWN		EARDOWN						\$	
									\$	
									\$	

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

A- Special Form (wind included), 100% Replacement Cost Basis with No Co-Insurance and no inflation guard included. 146 Units. Policy is Walls In if your Condominium Association Agreement requires it. Severability of Interest included on Property Policy. Common elements included on policy.

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

Dont



May 13, 2025

Park Scottsdale II Townhouse Corp.

Dear Community Members,

Socher Insurance Agency has placed coverage for the Association's Property and General Liability effective April 30, 2025 to April 30, 2026. This letter is to advise you of the building coverage provided for the Association and what type of personal insurance coverage you should purchase as a Unit Owner.

## FACTS YOU SHOULD KNOW ABOUT THE ASSOCIATION'S BLANKETED PROPERTY COVERAGE:

- 1. The Association currently has blanketed property coverage for the common area and buildings provided by Beazley Excess and Surplus Insurance, Inc.
- 2. The Association has property deductibles of \$50,000 with \$100,000 water and 5% wind/hail.
- 3. The Beazley Policy contains a "Follow Form" for coverage for the interior of the unit. Per CC&R's, Paragraph 14, the coverage seems to include the interior of the unit back to Original Specifications, excluding Betterments and Improvements. Final determination will be upon the carrier.
- 4. You as the individual Unit Owner need to provide coverage for any upgrades beyond original construction specifications, and for your personal property residing within the unit.

Below are some coverage options that we recommend you as the unit owner have on your personal insurance policy, if these coverage options are not included on your current policy, we suggest adding them. Please contact your individual personal lines brokers for details about how to include these options.

## Unit Owners Insurance Policy:

An insurance policy may be purchased through your personal Insurance Agent/ Broker. We suggest you include the following options:

- Building/Property Coverage: Building/structural coverage that the Association will not provide, I.E., interior upgrades
  beyond original construction specifications.
- **Personal Content Coverage:** Coverage for any personal items that are yours and not the Association's, as the Association will not cover these items at the time of loss. For example: furniture, jewelry, clothing, laptop computers, televisions., etc.
- **Deductible reimbursement**: If the loss comes from the interior of the unit and the Association charges you the deductible for the claim, this coverage should "reimburse" you for the Association's deductible once you pay your personal insurance policy deductible.
- Personal Liability. Protects yourself from liability losses that occur from within your unit (like a slip and fall).
- Loss of Use If there is a loss at your unit and you have to stay off premises during the rebuilding process, this coverage would take care of this extra expense.
- Loss Assessment for Property/Liability and/or Earthquake If a covered loss exceeds the limits of Insurance coverage provided by the Association, the Association would have a special assessment. This option would cover your portion of the special assessment, less your personal policy deductible.

To request a Certificate or Evidence of Insurance, please go to <a href="www.hoainsurance.net">www.hoainsurance.net</a> and select the green Services box, then Request a Certificate and follow the instructions.

If you need to make a claim, please call your community management company; **RealManage Family of Brands | Vision Community Management, 480-759.4945.** 

Socher Insurance Agency specializes in coverage for associations, not individual property owners. You should discuss these coverage options with your personal lines agent.