



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

5/11/2026

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 Crest Insurance Group, LLC 100 S Mill Ave Suite 930 Tempe AZ 85281-2881 License#: 967026 PARKORL-01	CONTACT NAME: PHONE (A/C No. Ext): 888-881-5765 E-MAIL ADDRESS: info@crestins.com	FAX (A/C, No): 480-839-2272	
	INSURER(S) AFFORDING COVERAGE		NAIC #
INSURED Park Orleans Townhouse Corp 16625 S Desert Foothills Parkway Phoenix AZ 85048	INSURER A: THE CINCINNATI SPECIALTY UNDERWRITERS		42376
	INSURER B: Technology Insurance Company		
	INSURER C:		
	INSURER D:		
	INSURER E:		
INSURER F:			

COVERAGES

CERTIFICATE NUMBER: 2089296611

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 <input checked="" type="checkbox"/> Ded \$2500 GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	Y		CSU0282021	4/30/2026	4/30/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
B	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	WC 99 00 01 B	4/30/2026	4/30/2027	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
A	Property			CSU0282023	4/30/2026	4/30/2027	Total all Buildings Deductibles \$ 18,772,956 Deductible Wind Storm \$ 25,000 \$ 50,000

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

Crime Policy#QDR0003746-00
 Limit of Insurance \$300,000 with \$2,500 Deductible
 Effective 4-30-26 to 4-30-27.

Directors and Officers Policy #QD0007278-00
 Limit of Insurance \$1,000,000 with \$2,500 Deductible
 Effective 4-30-26 to 4-30-27

See Attached...

CERTIFICATE HOLDER**CANCELLATION**

Vision Community Management
 16625 S Desert Hills 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

Cody Ritchie

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ADDITIONAL REMARKS SCHEDULE

AGENCY Crest Insurance Group, LLC		NAMED INSURED Park Orleans Townhouse Corp 16625 S Desert Foothills Parkway Phoenix AZ 85048	
POLICY NUMBER		EFFECTIVE DATE:	
CARRIER	NAIC CODE		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 25 **FORM TITLE:** CERTIFICATE OF LIABILITY INSURANCE

HOA consists of 76 units and location Scottsdale, AZ.

Vision Community Management is listed as an Additional Insured on the General Liability policy.

May 11, 2026

Dear Unit Owners,

Park Orleans Townhouse Corp is pleased to provide you with a summary of the Association's master insurance coverage currently in effect. Understanding the master policy helps you determine what additional coverage you may need through your own individual **HO-6 (unit owner) policy**. Please review the following information carefully.

Policy Period: April 30, 2026 through April 30, 2027

Insurance Carrier: Cincinnati Specialty Underwriters Insurance Company

Insurance Broker: Crest Insurance Group, LLC (contact information below)

PROPERTY COVERAGE (Policy No. CSU0282023)

The master property policy covers the **buildings, common areas, and shared fixtures** of the Association under a Condominium Association Coverage Form with Causes of Loss — Special Form. Key details include:

- **Covered Property:** Building structures, common area fixtures, permanently installed machinery and equipment, and personal property owned by the Association. The policy also covers fixtures, improvements, and appliances within individual units **only if required by the Condominium Association Agreement**.
- **Valuation:** Replacement Cost, with a Two-Year Limit for completing repairs or replacement.
- **Ordinance or Law Coverage:** Included (Coverages A, B, and C) to address costs arising from building code compliance after a covered loss.
- **Equipment Breakdown Coverage:** Included for covered equipment at the premises.
- **Business Income and Extra Expense:** Included for each building to cover loss of rental income and extra expenses during restoration.

Property Deductibles:

- **Standard Deductible:** \$25,000 per occurrence (applies to all covered causes of loss at the described premises)
- **Water Damage Deductible:** \$50,000 per occurrence (applies to covered water damage losses)
- **Equipment Breakdown Deductible:** \$1,000 or the deductible applicable to the damaged Covered Property, whichever is greater

GENERAL LIABILITY COVERAGE (Policy No. CSU0282021)

The master liability policy provides Commercial General Liability coverage for the Association and its unit owners. Key limits include:

- **Each Occurrence Limit:** \$1,000,000
- **General Aggregate Limit:** \$2,000,000

- **Products/Completed Operations Aggregate:** \$2,000,000
- **Personal and Advertising Injury Limit:** \$1,000,000
- **Damage to Premises Rented to You:** \$100,000
- **Medical Expense Limit:** \$5,000 (any one person)
- **Liability Deductible:** \$2,500 per occurrence (applies to both bodily injury and property damage; defense costs are also subject to this deductible)

Additional Insured Status for Unit Owners: Each individual unit owner is included as an additional insured under the master liability policy, but **only** with respect to liability arising out of the ownership, maintenance, or repair of common areas (or your unit if required by the condominium documents), and your membership in the Association.

KEY EXCLUSIONS AND LIMITATIONS

The master policy contains several important exclusions. While this is not an exhaustive list, unit owners should be aware of the following:

- **Unit Owner Personal Property:** The master property policy does **not** cover personal property owned by or in the care, custody, or control of individual unit owners, except as specifically noted above.
- **Flood and Earthquake:** These perils are **excluded** from the master property policy unless specifically endorsed.
- **Pollution / Mold / Fungi:** Losses arising from pollutants, fungi, bacteria, mold, or mildew are excluded or significantly limited.
- **Assault or Battery:** Excluded under the liability policy.
- **Communicable Disease:** Losses related to communicable, contagious, or infectious diseases are excluded.
- **Cyber Liability and Privacy Violations:** Excluded under the liability policy.
- **Animals:** Liability arising from ownership or harboring of animals is excluded.
- **Abuse or Molestation:** Excluded under the liability policy.
- **War and Terrorism:** War and military action are excluded. Losses from certified acts of terrorism are covered, with federal participation under the Terrorism Risk Insurance Act.
- **PFAS/PFC Substances:** Losses related to perfluoroalkyl and polyfluoroalkyl substances are excluded.
- **Silica:** Losses arising from silica or silica-related dust are excluded.

WHAT THIS MEANS FOR YOU

The master policy is designed to protect the **building structures, common areas, and the Association's liability**. It does **not** replace the need for your own individual unit owner (HO-6) insurance policy. We strongly recommend that each unit owner carry an HO-6 policy that includes, at a minimum:

- **Loss Assessment Coverage** — to cover your share of any deductible or uninsured loss assessed to unit owners by the Association (particularly important given the \$25,000 and \$50,000 deductibles)
- **Personal Property Coverage** — for your furniture, electronics, clothing, and other belongings

- **Improvements and Betterments** — for any upgrades or modifications you have made to your unit (countertops, flooring, cabinets, etc.)
- **Personal Liability and Medical Payments** — for incidents occurring within your unit or caused by you
- **Additional Living Expenses** — for temporary housing costs if your unit becomes uninhabitable

If you have questions about the master policy or need assistance obtaining an individual HO-6 policy, please do not hesitate to contact the Association's insurance broker:

Crest Insurance Group

Phone: 888-881-5765

Email: info@crestins.com

Website: <https://crestins.com/>

Vice President/Producer – VJ Lechman vlechman@crestins.com

Account Manager – Teri Pickering tpickering@crestins.com

Assistant (Certificates) – Delaney Dolan delaney.dolan@crestins.com

Sincerely,

Park Orleans Townhouse Corp — Board of Directors