**PLEASE MAKE ALL REQUESTS FOR EVIDENCE OF INSURANCE VIA OUR WEBSITE AT WWW.LUNDGRENINSURANCEAGENCY.COM

ACORD®

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 7/21/2026

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 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

LUNDGREN INSURANCE AGENCY
2 N CENTRAL AVE STE 1800
PHOENIX, AZ 85004

CONTACT NAME: MATT LUNDGREN
PHONE (A/C, No, Ext): 602-218-6022 | FAX (A/C, No): 800-878-3151
E-MAIL ADDRESS: CS@LUNDGRENINSURANCEAGENCY.COM

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : ACCELERANT NATIONAL INS CO	10220
INSURER B : CONTINENTAL CASUALTY INS CO	21881
INSURER C : FEDERAL INSURANCE CO	20281
INSURER D : AMTRUST	15954
INSURER E :	
INSURER F :	

INSURED

VENTANA HOMEOWNERS ASSOCIATION
C/O VISION COMMUNITY MANAGEMENT
16625 S DESERT FOOTHILLS PKWY
PHOENIX, AZ 85048

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	COMMERCIAL GENERAL LIABILITY; CLAIMS-MADE; X OCCUR; GEN'L AGGREGATE LIMIT APPLIES PER: POLICY; PRO-JECT; LOC; OTHER:	Y		N030PK1855-03	7/29/2026	7/29/2027	EACH OCCURRENCE	$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 300,000
							MED EXP (Any one person)	$ 10,000
							PERSONAL & ADV INJURY	$ 1,000,000
							GENERAL AGGREGATE	$ 2,000,000
							PRODUCTS - COMP/OP AGG	$ 2,000,000
								$
B	DIRECTORS AND OFFICERS; X CLAIMS MADE	Y		619026231	7/29/2026	7/29/2027	EACH OCCURRENCE	$ 1,000,000
								$
								$
	FIDELITY							$
B	X CRIME	Y		619026231	7/29/2026	7/29/2027		$ $500,000
C	X UMBRELLA LIAB; OCCUR			G74606271	7/29/2026	7/29/2027	EACH OCCURRENCE	$ 10,000,000
	EXCESS LIAB; CLAIMS-MADE						AGGREGATE	$ 10,000,000
	DED; RETENTION $							$
D	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY; ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y / N (Mandatory in NH); If yes, describe under DESCRIPTION OF OPERATIONS below	N / A		TWC4297338	7/29/2026	7/29/2027	PER STATUTE / 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	BUILDING COVERAGE			N030PK1855-03	7/29/2026	7/29/2027	$ 16,656,130 GUARANTEED REPLACEMENT COST	

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

BUILDING COVERAGE INCLUDES EXTERIOR OF THE BUILDINGS AND INTERIOR OF THE UNITS. BETTERMENTS AND IMPROVEMENTS TO THE INTERIOR OF THE UNITS ARE THE UNIT OWNERS RESPONSIBLITY. CLAIMS ARE SUBJECT TO A $25,000 DEDUCTIBLE PER OCCURRENCE OR A $100,000 DEDUCTIBLE PER OCCURRENCE FOR WATER LOSSES: SPECIAL FORM: 80 UNITS
POLICY INCLUDES BUILDING ORDINANCE A,B,C: SEPARATION OF INSUREDS, BOILER/MACHINERY AND INFLATION GUARD
MANAGEMENT COMPANY IS ADDITIONAL INSURED ON GL, CRIME AND D&O
WIND/HAIL ARE INCLUDED PERILS
BUILDING COVERGE RATED AT 100% REPLACEMENT COST
COMMON AREA INCLUDED IN COVERAGE

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 30 DAYS.

AUTHORIZED REPRESENTATIVE

Matt Lundgren

LUNDGREN INSURANCE AGENCY, LLC

2 N Central Ave. Ste 1800
Phoenix, AZ 85004
602-218-6022 : 800-878-3151 – Fax
www.lundgreninsuranceagency.com

July 21, 2026

Ventana Homeowners Association Insurance Information

VERY IMPORTANT (REVISED)

Dear Unit Owner:

Ventana Homeowners Association has renewed its master insurance policy with Lundgren Insurance Agency, LLC. The policy is in force from 7/29/2026 – 7/29/2027. The association's dwellings are covered subject to a $25,000 deductible per occurrence or a $100,000 water loss deductible per occurrence. If there is any damage to your unit and it is below the association deductible, it is the unit owner's responsibility to repair. If a claim is filed with the master association's insurance policy, the deductible may be assessed by the association to the unit owner(s) who have sustained damage. Make sure your personal policy includes coverage if you are assessed the association's insurance policy deductible.

The Master policy covers both the exterior and interior of the dwellings including, but not limited to, built-in kitchen and bathroom cabinets, built-in appliances & fixtures as well as interior walls, ceilings, floor coverings, wall coverings and ceiling coverings. The master policy does not include betterments and improvements made to the interior of the unit by the current owner, or any previous owner. It is the unit owner's responsibility to insure the betterments and improvements made to the interior of their unit.

The policy includes Liability coverage for all common areas & Liability coverage for the Directors and Officers.

In the event your unit sustains damage, please contact your property manager, Lennon Wunderlich at 480-759-4945.

Lastly, should you receive a request for proof of insurance from your lender, please see the enclosed information on how to get the information to our agency.

Regards,

Matt Lundgren

UNIT OWNER CERTIFICATE OF INSURANCE INFORMATION

At Lundgren Insurance Agency, we process all certificate of insurance requests in house. If you are contacted by your lender and are asked to provide a certificate of insurance, please do one of the following:

- **Email us the letter you received from your lender to cs@lundgreninsuranceagency.com**
- **Fax us the letter you received to 800-878-3151**
- **You can also use the following link: https://www.lundgreninsuranceagency.com/eoi-request-form/**

LUNDGREN INSURANCE AGENCY, LLC
2 N Central Ave. Ste 1800
Phoenix, AZ 85004
602-218-6022 : 800-878-3151 – Fax
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Explanation of Coverages – HO6 (Condominium) Insurance Policy

Below is a general overview of the primary coverages available under a personal HO6 (Condominium) insurance policy. Because coverage responsibilities between the association and individual unit owners can vary, we recommend reviewing your association's governing documents and master insurance policy and discussing your specific needs with your personal insurance agent.

Building Coverage (Dwelling)

Building coverage applies to the interior portions of your unit and permanently attached features. This may include:

- Built-in cabinetry and countertops
- Sinks, toilets, and plumbing fixtures
- Flooring
- Drywall, paint, and wallpaper
- Lighting fixtures
- Built-in appliances
- Any permanently attached improvements or alterations

This coverage is particularly important when the association's master policy does not insure unit improvements, betterments, or interior finishes.

Personal Property Coverage

Personal property coverage provides protection for your belongings located within your unit. Covered items may include:

- Furniture
- Clothing
- Dishware and household goods
- Electronics and computers
- Appliances such as refrigerators, washing machines, dryers, and free-standing stoves

Coverage is typically subject to policy limits and may include replacement cost options, depending on the policy selected.

Personal Liability Coverage

Personal liability coverage provides protection if you are legally responsible for bodily injury or property damage to others arising from an accident. This coverage generally applies to incidents occurring both inside and outside your home and may also include legal defense costs.

Loss Assessment Coverage

Loss assessment coverage provides protection if the condominium association assesses unit owners for certain covered losses. This may include:

- Your share of the association's deductible following a covered loss
- Your proportionate share of a loss that exceeds the master association policy limits

Coverage is subject to the terms, conditions, and limits outlined in your individual policy.
