ACORD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 9/14/2026

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 Neate Dupey Insurance Group 8700 E. Vista Bonita Dr. Suite 270 Scottsdale AZ 85255	**CONTACT NAME:** Dee Dungan **PHONE (A/C, No, Ext):** (480) 391-3000 **FAX (A/C, No):** **E-MAIL ADDRESS:** Dee@neatedupey.com
INSURED Veritas At Mccormick Ranch Condominium Association 16625 S Desert Foothills Pkwy Phoenix AZ 85048-8470	**INSURER(S) AFFORDING COVERAGE** / **NAIC #** **INSURER A :** HARTFORD UNDERWRITERS INS CO 30104 **INSURER B :** STARNET INSURANCE CO 40045M **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. LIMITS SHOWN ARE INCLUSIVE OF AMOUNTS REQUESTED BY THE CERTIFICATE HOLDER AND MAY NOT REFLECT POLICY LIMIT AMOUNTS IN EXCESS OF THOSE REQUESTED. ***Not Applicable in WY**

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 ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC ☒ OTHER: Employee Dishonesty	Y	Y	59SBAAT6EC3	09/16/2026	09/16/2027	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG Limit / Ded	$ 2,000,000 $ 1,000,000 $ 10,000 $ 2,000,000 $ 4,000,000 $ 4,000,000 $ $ 50,000 / $5,000
A	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY	Y		59SBAAT6EC3	09/16/2026	09/16/2027	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	$ 2,000,000 $ $ $
	☐ UMBRELLA LIAB ☐ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE ☐ DED ☐ RETENTION $						EACH OCCURRENCE AGGREGATE	$ $
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y / N ☐ (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N / A					☐ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	$ $ $
B	Directors and Officers	Y		QDO0011242-01	09/16/2026	09/16/2027	LIMIT DED	$ 1,000,000 $2,500

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

Real Manage Family of Brands / Vision Community Management is included as additional insured and given a waiver of subrogation by endorsement. Notice of cancellation will be provided to cert holder.

CERTIFICATE HOLDER

Real Manage Family of Brands / Vision Community Management
16625 S Desert Foothills Parkway
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

SCOTT SHIRLEY

EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 09/14/2026

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	PHONE (A/C, No, Ext): (480) 391-3000	COMPANY
Neate Dupey Insurance Group 8700 E. Vista Bonita Dr. Suite 270 Scottsdale AZ 85255	FAX (A/C, No): E-MAIL ADDRESS: dee@neatedupey.com CODE: SUB CODE: AGENCY CUSTOMER ID #:	HARTFORD UNDERWRITERS INSURANCE CO. NAIC# 30104

INSURED	LOAN NUMBER	POLICY NUMBER
Veritas at McCormick Ranch Condominium Association 16625 S DESERT FOOTHILLS PKWY PHOENIX AZ 85048		59SBAAT6EC3
	EFFECTIVE DATE: 09/16/2026 — EXPIRATION DATE: 09/16/2027 — ☐ CONTINUED UNTIL TERMINATED IF CHECKED	
	THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION

LOCATION/DESCRIPTION

8333 E VIA PASEO DEL NORTE, SCOTTSDALE, AZ 85258
10 Buildings, 36 units and common areas

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-BLANKET LIMIT	$17,239,500	$5,000
125 % EXTENDED REPLACEMENT COST , NO CO-INSURANCE		
BUILDING ORDINANCE OR LAW - COV A INCUDED IN BUILDING LIMIT, COV B&C	$250,000	
EQUIPMENT BREAKDOWN INCLUDED		
BARE WALLS COVERAGE-Less Improvements and Betterments		
WIND/HAIL COVERAGE INCLUDED		
INFLATION GUARD INCLUDED - YEARLY REVIEW		
CRIME/FIDELITY	$50,000	$5,000

REMARKS (Including Special Conditions)

10 BUILDINGS, 36 UNITS, Management company included as additional insured on Directors and Officers, General Liability and Employee Dishonesty. Policy includes severability coverage. 30 DAY NOTICE OF CANCELLATION APPLIES.
D&O POLICY #QDO0011242, STARNET INSURANCE CO., $ 1,000,000 LIMIT WITH $ 2,500 DED.
LIABILITY INCLUDED ON THIS POLICY WITH HARTFORD $ 2 MIL EA OCCURENCE LIMIT AND $4 Mil AGGREGATE.
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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		
PROOF OF INSURANCE	☐ ADDITIONAL INSURED ☐ LENDER'S LOSS PAYABLE ☐ LOSS PAYEE ☐ MORTGAGEE ☒ EVIDENCE OF INSURANCE	
	LOAN #	
	AUTHORIZED REPRESENTATIVE: SCOTT SHIRLEY	

NEATE DUPEY
INSURANCE GROUP
8700 E Vista Bonita Dr #270 Scottsdale, AZ 85255
***Phone* (480) 391 3000** scott@neatedupey.com

Veritas at McCormick Ranch Condominium Association master insurance policy coverage

Key information regarding the Associations insurance policy

The Hartford Insurance Company is the company of record for the master insurance policy.

PROPERTY insurance on the general common elements and units is covered as a bare walls coverage policy.
Special form replacement cost coverage applies. Policy written as per CCR requirements.

LIABILITY insurance; $2,000,000 with Hartford Insurance.
DIRECTORS & OFFICERS coverage; $1,000,000 with StarNet Insurance.
FIDELITY BOND $50,000 with Hartford Insurance.

The master insurance policy property deductible is $10,000.00.
CLAIMS MUST BE FILED THROUGH THE PROPERTY MANAGEMENT COMPANY.

Unit owner's insurance needs.
Note: Unit owners' personal property and personal liability within the unit is not covered under the master policy. Coverage's follow the language of the CCR's.

You need an individual Condominium owner's policy to pick up coverage for your personal property and personal liability, which is known as an HO6 policy.
Contact your personal insurance agent or our office to make sure you are adequately insured. Neate Dupey Personal lines Nicole Gudgell 480 391 3000

To request evidence of insurance for a lender please email request to:
clientservices@neatedupey.com / dee@neatedupey.com

Note: this is intended to provide a summary of insurance. This is not a policy. In all cases the declarations, terms, conditions, and exclusions of the actual policy will apply.