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

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 5/4/2026

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 INSURANCE CO	10220
INSURER B : CONTINENTAL CASUALTY INSURANCE CO	20443
INSURER C : FEDERAL INSURANCE CO	12777
INSURER D : AMTRUST NORTH AMERICA INSURANCE CO	15954
INSURER E :	
INSURER F :	

INSURED
VILLAGES OF CHANDLER: THE BOARDWALK HOA
C/O REALMANAGE LLC DBA 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		N030PK4417-01	11/15/2026	11/15/2027	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG	$ 1,000,000 $ 100,000 $ 5,000 $ 1,000,000 $ 2,000,000 $ 2,000,000
B	DIRECTORS AND OFFICERS [X] CLAIMS MADE [ ] OCCURRENCE	Y		768688249	11/15/2026	11/15/2027	EACH OCCURRENCE	$ 1,000,000
C	[X] UMBRELLA LIAB [ ] OCCUR EXCESS LIAB [ ] CLAIMS-MADE DED [ ] RETENTION $			G75225441	11/15/2026	11/15/2027	EACH OCCURRENCE AGGREGATE	$ 5,000,000 $ 5,000,000
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		KWC1420206	11/15/2026	11/15/2027	PER STATUTE [ ] OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	$ 1,000,000 $ 1,000,000 $ 1,000,000
A	BUILDING COVERAGE			N030PK4417-00	11/15/2026	11/15/2027	$ 33,140,889 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 INCLUDING BETTERMENTS AND IMPROVEMENTS TO THE INTERIOR OF THE UNITS. CLAIMS ARE SUBJECT TO A $25,000 PROPERTY DEDUCTIBLE PER UNIT OR A $40,000 WATER LOSS DEDUCTIBLE PER OCCURRENCE: THERE IS A 5% CAP ON THE DEDUCTIBLE. 150 UNITS : BUILDING COVERAGE RATED AT 100% REPLACMENT COST. COMMON AREA INCLUDED IN COVERAGE. WIND/HAIL ARE INCLUDED PERILS
POLICY INCLUDES BUILDING ORDINANCE A,B,C: BOILER / MACHINERY, SEPARATION OF INSUREDS AND INFLATION GUARD.
MANAGEMENT COMPANY IS ADDITIONAL INSURED ON GL, CRIME AND D&O
** CRIME COVERAGE PROVIDED BY CONTINENTAL CASUALTY INS CO: $250,000 IN COVERAGE: POLICY #768688249: 11/15/2026 - 11/15/2027

CERTIFICATE HOLDER
REALMANAGE LLC
C/O 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

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LUNDGREN INSURANCE AGENCY, LLC

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

November 6, 2026

Villages of Chandler: The Boardwalk HOA Insurance Information

VERY IMPORTANT

To whom it may concern:

Villages of Chandler: The Boardwalk HOA has renewed the new master insurance policy with Lundgren Insurance Agency, LLC. The policy is in force from 11/15/2026 – 11/15/2027.

The Association's 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 also includes betterments and improvements made to the interior of the unit by the current owner, or any previous owner.

The association's dwellings are covered subject to a $25,000 deductible per unit or a $40,000 deductible for water losses. **Please note this is a change to the current policy.** This deductible may be assessed, by the Association, to the unit owners who sustain damage to their unit due to a covered peril. Make sure your personal policy includes coverage if you are assessed the master association's insurance policy deductible.

If the amount of damage to your unit is less than the association's deductible of $25,000 or $40,000, it is the unit owner's responsibility to repair. The unit owner should contact their personal insurance agent.

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.

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

LUNDGREN INSURANCE AGENCY
602-218-6022 – OFFICE
800-878-3151 – FAX
www.lundgreninsuranceagency.com
matt@lundgreninsuranceagency.com

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
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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.
