

CERTIFICATE OF LIABILITY INSURANCE

3/23/2022

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).

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PRODUCER		CONTACT NAME:		
LaBarre/Oksnee Insurance 30 Enterprise, Suite 180		PHONE (A/C, No, Ext): 800-698-0711	FAX (A/C, No): 949-588-1275	
Aliso Viejo CA 92656		E-MAIL ADDRESS: info@hoa-insurance.com		
		INSURER(S) AFFORDING COVERAGE	NAIC#	
		INSURER A: Sutton National Insurance	25798	
NSURED Quail Run Condominium Association c/o Vision Community Management 16625 S Desert Foothills Pkwy Phoenix AZ 85048	QUAIRUN-01	INSURER B: Fireman's Fund Insurance Co.	21873	
	1	INSURER C: PMA Insurance Group	12262	
		INSURER D: Continental Casualty Company	20443	
		INSURER E :		
		INSURER F:		
COVERAGES CE	RTIFICATE NUMBER: 282205707	REVISION NUM	MBER:	
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. POLICY EFF POLICY EXP (MM/DD/YYYY) ADDL SUBR TYPE OF INSURANCE POLICY NUMBER INSD WVD COMMERCIAL GENERAL LIABILITY \$1,000,000 Х SNI0006391 3/18/2022 3/18/2023 EACH OCCURRENCE DAMAGE TO RENTED CLAIMS-MADE OCCUR \$100,000 PREMISES (Ea occurrence) MED EXP (Any one person) \$5,000 PERSONAL & ADV INJURY \$1,000,000 GEN'L AGGREGATE LIMIT APPLIES PER: GENERAL AGGREGATE \$2,000,000 PRO-JECT POLICY PRODUCTS - COMP/OP AGG \$2,000,000 OTHER: COMBINED SINGLE LIMIT (Ea accident) **AUTOMOBILE LIABILITY** \$1,000,000 Α SNI0006391 3/18/2022 3/18/2023 ANY AUTO BODILY INJURY (Per person) SCHEDULED AUTOS NON-OWNED OWNED AUTOS ONLY HIRED **BODILY INJURY (Per accident)** \$ PROPERTY DAMAGE (Per accident) Χ \$ AUTOS ONLY **AUTOS ONLY** В UMBRELLA LIAB Χ Χ USL01482121U-76550 3/18/2022 3/18/2023 OCCUR **EACH OCCURRENCE** \$2,000,000 **EXCESS LIAB** CLAIMS-MADE \$2,000,000 **AGGREGATE** DED RETENTION \$ WORKERS COMPENSATION STATUTE AND EMPLOYERS' LIABILITY ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? E.L. EACH ACCIDENT \$ N/A (Mandatory in NH) E.L. DISEASE - EA EMPLOYEE \$ If yes, describe under DESCRIPTION OF OPERATIONS below E.L. DISEASE - POLICY LIMIT \$5,000 Deductible \$1,000 Deductible \$1,000 Deductible \$9,651,979 Property Crime/Fidelity Directors & Officers SNI0006391 3/18/2022 3/18/2023 \$125,000 \$1,000,000 3/18/2023 3/18/2022 619004083 3/18/2022 3/18/2023

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) HOA consists of 88 units. Located in Fountain Hills, AZ.

Management Company is Additionally Insured on the General Liability, D&O Liability, and Fidelity-Crime.

See 2nd page of certificate of insurance for further coverage information.

See Attached...

CERTIFICATE HOLDER	CANCELLATION
Vision Community Management	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
16625 S Desert Foothills Pkwy. Phoenix AZ 85048	AUTHORIZED REPRESENTATIVE

AGENCY CUSTOMER ID:	QUAIRUN-01
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LOC #:



ADDITIONAL REMARKS SCHEDULE

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AGENCY LaBarre/Oksnee Insurance		NAMED INSURED Quail Run Condominium Association c/o Vision Community Management				
POLICY NUMBER		16625 S Desert Foothills Pkwy Phoenix AZ 85048				
CARRIER	NAIC CODE					
ADDITIONAL REMARKS		EFFECTIVE DATE:				
	DD FORM					
THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM, FORM NUMBER:25 FORM TITLE: CERTIFICATE OF LIABILITY INSURANCE						
FORM NUMBER: 25 FORM TITLE: CERTIFICATE OF LIABILITY INSURANCE						
All In (Walls In, Including Betterments & Improvements)	All In (Walls In, Including Betterments & Improvements)					
Coverage Includes:						
Coverage Includes: Special Form with 100% Replacement Cost Guaranteed Replacement Cost						
Requipment Breakdown Building Ordinance or Law A+B+C Inflation Guard and/or limits are reviewed yearly to ensure 100% Replacement Cost Severability of Interest / Separation of Insureds Waiver of Rights of Recovery No Co-Insurance D&O is a Claims-Made Policy						
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D&O is a Claims-Made Policy						



LaBarre/Oksnee Insurance

Quail Run Condominium Association

Your Association is insured through LaBarre/Oksnee Insurance

The Association maintains a master insurance policy to insure the buildings and finished interiors (including fixtures, all built-in or set-in appliances, cabinets, countertops and initial basic floor coverings as initially installed per the original plans and specifications, including betterments, improvements and upgrades) for Property Damage. Examples of the Perils you are insured for include wind, hail, lightening, fire, vandalism, malicious mischief, explosion, and sudden and accidental water damage. There are certain exclusions such as your personal property, standard maintenance items, items damaged by normal wear and tear or pest (vermin) damage. The master policy carries a \$5,000 Property Damage Deductible.

What Insurance Coverage does a Unit Owner Need?

- **Personal Property** coverage WITH replacement cost covering your personal belongings as the master association policy does not cover for Unit Owner's personal property.
- Coverage is provided for the building and the condominium unit for covered causes of loss, subject to the deductible. Coverage is provided back to original specifications and includes betterments and improvements.
- Please be sure to notify your personal insurance agent that this association carries a \$5,000 Deductible so that you are covered in the event you are responsible for that Deductible or loss sustained within your Unit that is less than the Deductible.
- Loss of Use will pay the unit owners living expense while the unit is not inhabitable due to an insured loss. If your condo is rented out, this coverage will be replaced with Loss of Rents coverage.
- Loss Assessment will pay the owners share of a special assessment levied due to an insured loss exceeding the associations master policy limits.
- **Personal Liability** pays for bodily injuries to other people or damage to their property if you are liable resulting from unintentional acts committed by qualified family members including sporting activities and acts of your pets.

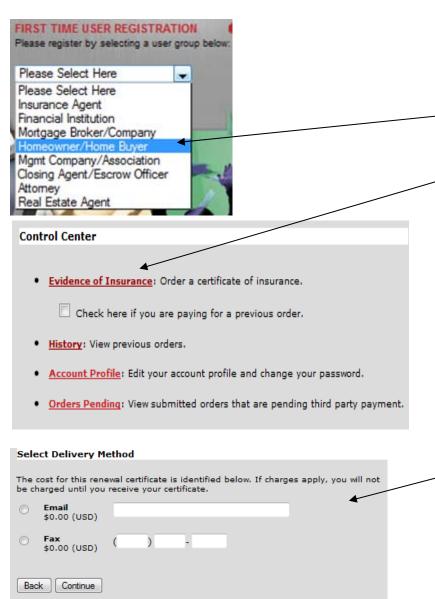
Be sure to touch base with your personal insurance agent today to ensure you are properly insured, or if you would like a competitive quote you can call our Personal Lines Expert, **Tina Terrell**, direct at **949-215-9803**. Thank you!





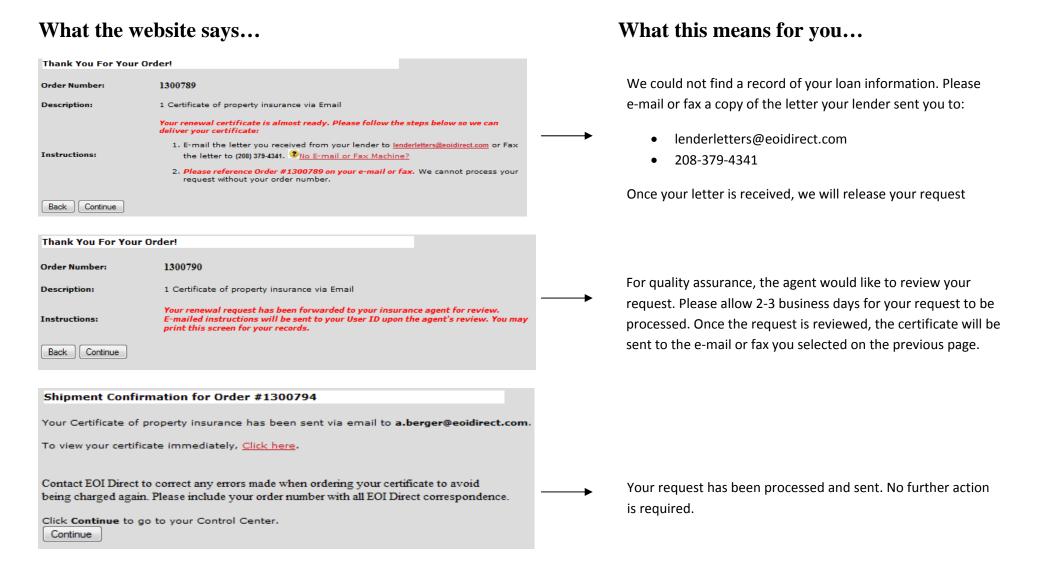


Renewal Certificate Instructions for Homeowners & Management Co.



- 1. Visit eoidirect.com
- 2. Register as a First Time User
- 3. Log into your account.
- 4. Click on "Evidence of Insurance".
- 5. Search for your condominium name
- 6. Select your association, "Continue".
- 7. Choose the 4th option that indicates you received a letter from your lender, "Continue".
- 8. Fill in the Homeowner's last name and loan number, "Continue".
- 9. Fill out all required fields for Homeowner and Lender, "Continue".
- 10. Confirm the order information, "Continue"
- 11. Select delivery method where you would like the certificate sent.

After selecting the delivery method where you want the Certificate of Insurance sent, you will see 1 of 3 sets of instruction. Proceed accordingly.



For assistance with the website, please contact EOIDirect Monday-Friday 7:00am-6:00pm MST at 877-456-3643