

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/12/2022

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 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		CONTACT Mike Stapley Agency Inc				
Mike Stapley Agency Inc		PHONE A/C, No, Ext): (480) 503-4450 FAX (A/C, No): (855) 557-8475				
4850 E Baseline Rd Ste 101		E-MAIL mikestapleyagency@a	amfam.com			
Mesa, AZ 85206 (480) 503-4450 (072/404)		INSURER(S) AFFORDING	NAIC#			
(460) 503-4450 (072/404)		INSURER A: American Family Mutual Insurance Company, S.I.		19275		
INSURED		INSURER B:				
Rovey Farm Estates HOA c/o Vision Community Managem 16225 S Desert Foothills Pkwy Phoenix, AZ 85048	ent	INSURER C:				
		INSURER D :				
		INSURER E:				
		INSURER F:				
COVERAGES	CERTIFICATE NUMBER:	R	EVISION 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			SUBR		POLICY EFF	POLICY EXP		_						
LTR	TYPE OF INSURANCE	INSR	WVD	POLICY NUMBER	(MM/DD/YYYY)	(MM/DD/YYYY)	LIMITS	<u> </u>						
Α	AUTOMOBILE LIABILITY	Y	91000-56833-69				BODILY INJURY (Per person)	\$	2,000,000					
	ANY AUTO				I	BODILY INJURY (Per accident)	\$	2,000,000						
	ALL OWNED SCHEDULED AUTOS			91000-56833-69	11/01/2022	11/01/2023	PROPERTY DAMAGE (Per accident)	\$	2,000,000					
	★ HIRED AUTOS ★ NON-OWNED AUTOS AUTOS						BODILY INJURY	\$						
								\$						
	X COMMERCIAL GENERAL LIABILITY	Y	91000-56833-69				EACH OCCURRENCE	\$	2,000,000					
	☐ ☐ CLAIMS-MADE ☒ OCCUR					DAMAGE TO RENTED PREMISES (Ea occurrence)	\$	100,000						
				91000-56833-69	11/01/2022	11/01/2023	MED EXP (Any one person)	\$	5,000					
Α							PERSONAL & ADV INJURY	\$	2,000,000					
	□						GENERAL AGGREGATE	\$	4,000,000					
	GEN'LAGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG	\$	4,000,000					
	▼ POLICY						\$1,000 Deductible	\$	2,000,000					
	X UMBRELLA LIAB X OCCUR		91000-57512-56		11/01/2022	11/01/2023	EACH OCCURRENCE	\$	1,000,000					
Α	EXCESS LIAB CLAIMS-MADE			91000-57512-56			AGGREGATE	\$	1,000,000					
	☐ DED ☐ RETENTION \$ 10,000							\$						
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N	N/A										PER OTHER		
	ANY PROPRIETOR/PARTNER/EXECUTIVE		, ,				E.L. EACH ACCIDENT	\$						
	(Mandatory in NH)	N/A					E.L. DISEASE - EA EMPLOYEE	\$						
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$						
Α	Directors and Officers	Υ		91000-56833-69	11/01/2022	11/01/2023	\$1,000,000 \$1,000 [Deductible						

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

Property includes property coverage for common area elements - \$1,000 deductible

Landscape coverage at \$100,000.

Property Manager is included as Additional Insured on the GL, Crime/Fidelity and D&O.

CERTIFICATE HOLDER	CANCELLATION			
Vision Community Management 16225 S Desert Foothills 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			
	Michelle Cook			