



ADDITIONAL REMARKS SCHEDULE

AGENCY LeBaron & Carroll LLC		NAMED INSURED Harrison Estates Homeowners Association, Inc. c/o Expert HOA Management LLC 8880 E. Speedway Blvd Tucson, AZ 85710	
POLICY NUMBER SEE PAGE 1			
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Description of Operations/Locations/Vehicles:

Property Manager is included as an Insured Organization with respects to the Crime

Expert HOA Management LLC is included as additional insured with respects to the general liability and Insured Organization with respects to the D&O Liability.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY PROVISIONS CONDOMINIUM ASSOCIATION COVERAGE

(States of Alabama, Arizona, Louisiana, Maine, Maryland, Missouri,
New Mexico, North Carolina, Pennsylvania, Rhode Island and West Virginia)

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE PART

A. The BUSINESSOWNERS PROPERTY COVERAGE SPECIAL FORM is changed as follows:

1. Paragraph A.1.a. is replaced by the following:
 - a. **Building**, meaning the building or structure described in the Declarations, including:
 - (1) Completed additions;
 - (2) Fences;
 - (3) Fixtures, outside of individual units, including outdoor fixtures;
 - (4) Retaining walls, whether or not attached;
 - (5) Permanently attached:
 - (a) Machinery; and
 - (b) Equipment;
 - (6) Personal property owned by you that is used to maintain or service the building or structure or its premises, including:
 - (a) Fire extinguishing equipment;
 - (b) Outdoor furniture;
 - (c) Lobby and hallway furnishings;
 - (d) Floor, wall and ceiling coverings;
 - (e) Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering, that are not contained within individual units;
 - (f) Lawn maintenance or snow removal equipment;
 - (g) Personal property used for maintaining and servicing of pools and other recreational facilities on the premises; and
 - (h) Alarm systems;
 - (7) Outdoor swimming pools, associated structures and appurtenant structures and equipment, including pumps;
 - (8) If not covered by other insurance:
 - (a) Additions under construction, alterations and repairs to the building or structure; and
 - (b) Materials, equipment, supplies and temporary structures, on or within 1,000 feet of the described premises, used for making additions, alterations or repairs to the building or structure; and
 - (9) Any of the following types of property contained within a unit, regardless of ownership, if your Condominium Association Agreement requires you to insure it:
 - (a) Fixtures, improvements and alterations that are part of the building or structure; and
 - (b) Appliances, such as those used for refrigerating, ventilating, cooking, dishwashing, laundering, security or housekeeping.

But Building does not include personal property owned by, used by or in the care, custody or control of a unit-owner except for personal property listed in Paragraph (9) above.
2. Paragraph A.1.b. is replaced by the following:
 - b. **Business Personal Property** located in or on the buildings described in the Declarations or in the open (or in a vehicle) within 1,000 feet of the described premises, including:
 - (1) Property owned by you or owned indivisibly by all unit-owners;

BUSINESSOWNERS

- (2) Your interest in the labor, materials or services furnished or arranged by you on personal property of others;
- (3) Property of others that is in your care, custody or control; and
- (4) "Money" and "securities".

Business Personal Property does not include personal property owned only by a unit-owner, unless it is in your care, custody or control as covered in Paragraph (3) above.

3. The following is added to Paragraph E.:

a. **Unit-Owner's Insurance**

A unit-owner may have other insurance covering the same property as this insurance. This insurance is intended to be primary, and not to contribute with such other insurance.

b. **Insurance Trustee**

If you name an insurance trustee, we will adjust losses with you, but we will pay the insurance trustee. If we pay the trustee, the payments will satisfy your claims against us.

4. The following is added to Paragraph F.9.

a. We waive our rights to recover payment against:

- (1) Any unit-owner, including the developer, and members of his or her household;
- (2) The Association; and
- (3) Members of the board of directors for acts or omissions within the scope of their duties for you;

Except for losses that are payable under the Employee Dishonesty or Forgery or Alteration Additional Coverages.

In addition, we reserve our rights to recover damages from the developer for which he or she may be held liable in his or her capacity as a developer.

5. Paragraphs F.11. is replaced by the following:

- a. The term, mortgageholder, includes trustee.
- b. If the Condominium Association is terminated, we will pay for covered loss of, or damage to, buildings or structures to each mortgageholder shown in the Declarations in their order of precedence, as interests may appear.

In all other respects, we will pay for loss to buildings or structures to you or a designated insurance trustee in accordance with the Property Loss Condition contained in the Businessowners Property Coverage Special Form.

- c. The mortgageholder has the right to receive loss payment even if the mortgageholder has started foreclosure or similar action on the building or structure.
- d. If we deny your claim because of your acts or because you have failed to comply with the terms of this Coverage Form, the mortgageholder will still have the right to receive loss payment if the mortgageholder:

- (1) Pays any premium due under this Coverage Form at our request if you have failed to do so;
- (2) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and
- (3) Has notified us of any change in ownership or occupancy or substantial change in risk known to the mortgageholder.

All of the terms of this Coverage Form will then apply directly to the mortgageholder.

- e. If we pay the mortgageholder for any loss or damage and deny payment to you because of your acts or because you have failed to comply with the terms of this Coverage Form:

- (1) The mortgageholder's rights under the mortgage will be transferred to us to the extent of the amount we pay; and
- (2) The mortgageholder's rights to recover the full amount of the mortgageholder's claim will not be impaired.

At our option, we may pay to the mortgageholder the whole principal on the mortgage plus any accrued interest. In this event, your mortgage and note will be transferred to us and you will pay your remaining mortgage debt to us.

- f. If we cancel this policy, we will give written notice to the mortgageholder at least 30 days before the effective date of cancellation.

- g. If we do not renew this policy, we will give written notice to the mortgageholder at least 30 days before the expiration date of this policy.

B. The COMMON POLICY CONDITIONS is changed as follows:

1. Paragraph **A.2.** is replaced by the following:
We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least 30 days before the effective date of cancellation.
2. The following is added to the COMMON POLICY CONDITIONS:
NONRENEWAL
 - a. We may elect not to renew this policy by mailing or delivering notice of non-renewal to the first Named Insured's last mailing address known to us. We will mail or deliver this notice at least 30 days before the expiration date of this policy.
 - b. No act or omission by any unit-owner will void the policy or be a condition to recovery under this policy. But this does not apply to unit-owners acting within the scope of their authority on behalf of the association.
3. The following is added to paragraph **F.**
 - a. We waive our rights to recover payment against:
 - (1) Any unit-owner, including the developer, and members of his or her household;
 - (2) The Association; and

- (3) Members of the board of directors for acts or omissions within the scope of their duties for you;

Except for losses that are payable under the Employee Dishonesty or Forgery or Alteration Additional Coverages.

In addition, we reserve our rights to recover damages from the developer for which he or she may be held liable in his or her capacity as a developer.

C. The COMMERCIAL GENERAL LIABILITY COVERAGE FORM is changed as follows:

1. The following is added to **SECTION II – WHO IS AN INSURED:**
 - a. The developer in the developer's capacity as a unit-owner, but only with respect to the developer's liability arising out of:
 - (1) The ownership, maintenance or repair of that portion of the premises which is not owned solely by the developer; or
 - (2) The developer's membership in the association.

However, the insurance afforded with respect to the developer does not apply to liability for acts or omissions as a developer.

- b. Each other unit-owner of the described condominium, but only with respect to that person's liability arising out of the ownership, maintenance or repair of that portion of the premises which is not owned solely by the unit-owner or out of that person's membership in the association.



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
4/25/2022

THIS EVIDENCE OF COMMERCIAL 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.

PRODUCER NAME, CONTACT PERSON AND ADDRESS LeBaron & Carroll LLC 1350 E Southern Avenue Mesa, AZ 85204	PHONE (A/C, No, Ext): (480) 834-9315	COMPANY NAME AND ADDRESS Great American Alliance Insurance Company 301 E 4th Street Cincinnati, OH 45202	NAIC NO:
Contact name: Donna L Aguilar CISR Elite		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
FAX (A/C, No): (480) 844-9866	E-MAIL ADDRESS: landc@lebaroncarroll.com		
CODE:	SUB CODE:	POLICY TYPE Commercial Package	
AGENCY CUSTOMER ID #: HARREST-01		LOAN NUMBER	POLICY NUMBER PAC3138947-02
NAMED INSURED AND ADDRESS Harrison Estates Homeowners Association, Inc. c/o Expert HOA Management LLC 8880 E. Speedway Blvd Tucson, AZ 85710		EFFECTIVE DATE 4/10/2022	EXPIRATION DATE 4/10/2023
ADDITIONAL NAMED INSURED(S)		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
		THIS REPLACES PRIOR EVIDENCE DATED:	

PROPERTY INFORMATION (ACORD 101 may be attached if more space is required) BUILDING OR BUSINESS PERSONAL PROPERTY

LOCATION / DESCRIPTION
Loc # 0, Bldg # 1, 9350 E. Speedway Blvd., Tucson, AZ 85710
SEE ATTACHED ACORD 101

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	<input checked="" type="checkbox"/> SPECIAL	
COMMERCIAL PROPERTY COVERAGE AMOUNT OF INSURANCE: \$ 5,512,025		DED: 10,000			
<input checked="" type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE	X				If YES, LIMIT: 87,550 <input checked="" type="checkbox"/> Actual Loss Sustained; # of months:
BLANKET COVERAGE	X				If YES, indicate value(s) reported on property identified above: \$ 5,321,475
TERRORISM COVERAGE	X				Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		X			
IS DOMESTIC TERRORISM EXCLUDED?		X			
LIMITED FUNGUS COVERAGE	X				If YES, LIMIT: 10,000 DED: 10,000
FUNGUS EXCLUSION (If "YES", specify organization's form used)	X				CP0140 0706
REPLACEMENT COST	X				
AGREED VALUE		X			
COINSURANCE		X			If YES, %
EQUIPMENT BREAKDOWN (If Applicable)	X				If YES, LIMIT: 5,321,475 DED: 10,000
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	X				If YES, LIMIT: DED: 10,000
- Demolition Costs	X				If YES, LIMIT: DED: 10,000
- Incr. Cost of Construction	X				If YES, LIMIT: DED: 10,000
EARTH MOVEMENT (If Applicable)		X			If YES, LIMIT: DED:
FLOOD (If Applicable)		X			If YES, LIMIT: DED:
WIND / HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:	X				If YES, LIMIT: DED: 10,000
NAMED STORM INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:	X				If YES, LIMIT: DED: 10,000
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS	X				

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

CONTRACT OF SALE	LENDER'S LOSS PAYABLE	LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
MORTGAGEE			
NAME AND ADDRESS Bidegain Realty Inc 8755 E BRoadway Blvd Tucson, AZ 85710			AUTHORIZED REPRESENTATIVE



ADDITIONAL REMARKS SCHEDULE

AGENCY LeBaron & Carroll LLC		NAMED INSURED Harrison Estates Homeowners Association, Inc. c/o Expert HOA Management LLC 8880 E. Speedway Blvd Tucson, AZ 85710	
POLICY NUMBER PAC3138947-02			
CARRIER Great American Alliance Insurance Company	NAIC CODE	EFFECTIVE DATE: 04/10/2022	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
 FORM NUMBER: ACORD 28 FORM TITLE: EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

Property Information:

- Loc # 1, Bldg # 1, 9350 E. Speedway Blvd., Tucson, AZ 85710, 4 Units
- Loc # 1, Bldg # 2, 9350 E. Speedway Blvd., Tucson, AZ 85710, 4 Units
- Loc # 1, Bldg # 3, 9350 E. Speedway Blvd., Tucson, AZ 85710, 5 Units
- Loc # 1, Bldg # 4, 9350 E. Speedway Blvd., Tucson, AZ 85710, 7 Units
- Loc # 1, Bldg # 5, 9350 E. Speedway Blvd., Tucson, AZ 85710, 6 Units
- Loc # 1, Bldg # 6, 9350 E. Speedway Blvd., Tucson, AZ 85710, 2 Units
- Loc # 1, Bldg # 7, 9350 E. Speedway Blvd., Tucson, AZ 85710, 6 Units
- Loc # 1, Bldg # 8, 9350 E. Speedway Blvd., Tucson, AZ 85710, Ramada
- Loc # 1, Bldg # 9, 9350 E. Speedway Blvd., Tucson, AZ 85710, Pool

Special Conditions:

Condominium Association 7 buildings and 34 units includes Ramada, Pool, Sign, and Walls

Insuring Agreements: Original Specifications/Single Entity - The Association insures all residential buildings to original specifications of the developer's building plans with today's like, kind and quality – EXCLUDING all improvements, betterments, upgrades and additional installations, after the unit was first conveyed. In addition, the unit owners are also responsible to insure for their personal contents.

Building Ordinance - 10% of building value/\$1,000,000 minimum

Water Damage Deductible: \$10,000 per unit