



HARREST-01

JYOUHOUSE

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
4/12/2023

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 LeBaron & Carroll LLC 1350 E Southern Avenue Mesa, AZ 85204	CONTACT NAME: James Youhouse, CISR Elite
	PHONE (A/C, No, Ext): (480) 464-3419 FAX (A/C, No):
	E-MAIL ADDRESS: james@lebaroncarroll.com
	INSURER(S) AFFORDING COVERAGE NAIC #
INSURED Harrison Estates Homeowners Association, Inc. c/o Bidegain Realty Inc 8755 E. Broadway Blvd Tucson, AZ 85710	INSURER A : Great American Alliance Insurance Company
	INSURER B : Federal Insurance Company
	INSURER C : ACE Fire Underwriters Insurance Company
	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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY	X		PAC3138947-03	4/10/2023	4/10/2024	EACH OCCURRENCE \$ 1,000,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000
	<input checked="" type="checkbox"/> Host Liquor Liabilit						MED EXP (Any one person) \$ 5,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						PERSONAL & ADV INJURY \$ 1,000,000
	<input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC						GENERAL AGGREGATE \$ 2,000,000
	OTHER:						PRODUCTS - COMP/OP AGG \$ 2,000,000
	AUTOMOBILE LIABILITY						H/NO Auto Liab \$ 1,000,000
	ANY AUTO OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$
	HIRED AUTOS ONLY						BODILY INJURY (Per person) \$
	SCHEDULED AUTOS						BODILY INJURY (Per accident) \$
	NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident) \$
							\$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB			G74558574	4/10/2023	4/10/2024	EACH OCCURRENCE \$ 5,000,000
	<input type="checkbox"/> EXCESS LIAB						AGGREGATE \$ 5,000,000
	DED <input checked="" type="checkbox"/> RETENTION \$ 0						\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						PER STATUTE OTH-ER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	Y/N	N/A				E.L. EACH ACCIDENT \$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE \$
							E.L. DISEASE - POLICY LIMIT \$
C	Crime			ADOAZF166222422-002	4/10/2023	4/10/2024	\$1,000 Deductible 150,000
C	Directors & Officers			ADOAZF166222422-002	4/10/2023	4/10/2024	Retention: \$0 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Association includes 7 buildings and 34 units.
Insuring Agreement: Original Specifications/Single Entity: Walls-in coverage, excluding improvements, betterments, upgrades and additional installations to the unit, after first conveyance.
Separation of insureds is included.

Property Manager is included as an Employee with respect to the Crime policy.

SEE ATTACHED ACORD 101

CERTIFICATE HOLDER Bidegain Realty Inc 8755 E Broadway Blvd Tucson, AZ 85710	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 
--	---



ADDITIONAL REMARKS SCHEDULE

AGENCY LeBaron & Carroll LLC		NAMED INSURED Harrison Estates Homeowners Association, Inc. c/o Bidegain Realty Inc 8755 E. Broadway 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:
 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.



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
4/12/2023

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: James Youhouse, CISR Elite		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH	
FAX (A/C, No): (480) 844-9866	E-MAIL ADDRESS: landc@lebaroncarroll.com	POLICY TYPE Commercial Package	
CODE:	SUB CODE:	LOAN NUMBER	POLICY NUMBER PAC3138947-03
AGENCY CUSTOMER ID #: HARREST-01	NAMED INSURED AND ADDRESS Harrison Estates Homeowners Association, Inc. c/o Bidegain Realty Inc 8755 E. Broadway Blvd Tucson, AZ 85710		EFFECTIVE DATE 4/10/2023
ADDITIONAL NAMED INSURED(S)		EXPIRATION DATE 4/10/2024	<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:	\$ 6,636,290		DED: 10,000		
<input checked="" type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE	X				If YES, LIMIT: 93,679 <input checked="" type="checkbox"/> Actual Loss Sustained; # of months:
BLANKET COVERAGE	X				If YES, indicate value(s) reported on property identified above: \$ 6,525,080
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: 6,525,080 DED: 10,000
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	X				If YES, LIMIT: 6,525,080 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 MORTGAGEE	LENDER'S LOSS PAYABLE	LOSS PAYEE	LENDER SERVICING AGENT NAME AND ADDRESS
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 Bidegain Realty Inc 8755 E. Broadway Blvd Tucson, AZ 85710	
POLICY NUMBER PAC3138947-03		EFFECTIVE DATE: 04/10/2023	
CARRIER Great American Alliance Insurance Company	NAIC CODE		

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