



EVIDENCE OF COMMERCIAL PROPERTY INSURANCE

DATE (MM/DD/YYYY)
12/26/2024

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 The Mahoney Group - Tucson 5330 N. La Cholla Blvd Tucson, AZ 85741		PHONE (A/C, No, Ext): (520) 795-8511	COMPANY NAME AND ADDRESS Philadelphia Indemnity Ins. Co One Bala Plaza Suite 100 Bala Cynwyd, PA 19004-1403	NAIC NO: 18058
Contact name: Teresa Miller		IF MULTIPLE COMPANIES, COMPLETE SEPARATE FORM FOR EACH		
FAX (A/C, No): (520) 795-8542	E-MAIL ADDRESS:			
CODE:	SUB CODE:		POLICY TYPE Commercial Package	
AGENCY CUSTOMER ID #: QUAICRE-04		LOAN NUMBER		POLICY NUMBER PHPK2633681
NAMED INSURED AND ADDRESS Quail Creek Unit 34A & 35A Villas Association Inc 9532 E Riggs Rd Sun Lakes, AZ 85248		EFFECTIVE DATE 1/1/2025	EXPIRATION DATE 1/1/2026	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
ADDITIONAL NAMED INSURED(S)		THIS REPLACES PRIOR EVIDENCE DATED:		

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

LOCATION / DESCRIPTION
Blanket - Condo Association Walls Out Coverage

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: \$ 19,725,476	DED: 2,500			
<input type="checkbox"/> BUSINESS INCOME <input type="checkbox"/> RENTAL VALUE	YES	NO	N/A	If YES, LIMIT: Actual Loss Sustained; # of months:
BLANKET COVERAGE	<input checked="" type="checkbox"/>			If YES, indicate value(s) reported on property identified above: \$
TERRORISM COVERAGE	<input checked="" type="checkbox"/>			Attach Disclosure Notice / DEC
IS THERE A TERRORISM-SPECIFIC EXCLUSION?		<input checked="" type="checkbox"/>		
IS DOMESTIC TERRORISM EXCLUDED?		<input checked="" type="checkbox"/>		
LIMITED FUNGUS COVERAGE	<input checked="" type="checkbox"/>			If YES, LIMIT: DED:
FUNGUS EXCLUSION (If "YES", specify organization's form used)	<input checked="" type="checkbox"/>			CG2167 1204
REPLACEMENT COST	<input checked="" type="checkbox"/>			
AGREED VALUE	<input checked="" type="checkbox"/>			
COINSURANCE		<input checked="" type="checkbox"/>		If YES, %
EQUIPMENT BREAKDOWN (If Applicable)	<input checked="" type="checkbox"/>			If YES, LIMIT: DED:
ORDINANCE OR LAW - Coverage for loss to undamaged portion of bldg	<input checked="" type="checkbox"/>			If YES, LIMIT: DED:
- Demolition Costs	<input checked="" type="checkbox"/>			If YES, LIMIT: DED:
- Incr. Cost of Construction	<input checked="" type="checkbox"/>			If YES, LIMIT: DED:
EARTH MOVEMENT (If Applicable)		<input checked="" type="checkbox"/>		If YES, LIMIT: DED:
FLOOD (If Applicable)		<input checked="" type="checkbox"/>		If YES, LIMIT: DED:
WIND / HAIL INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:	<input checked="" type="checkbox"/>			If YES, LIMIT: DED:
NAMED STORM INCL <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Subject to Different Provisions:	<input checked="" type="checkbox"/>			If YES, LIMIT: DED:
PERMISSION TO WAIVE SUBROGATION IN FAVOR OF MORTGAGE HOLDER PRIOR TO LOSS			<input checked="" type="checkbox"/>	

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 Information Purposes Only Evidence of Insurance			AUTHORIZED REPRESENTATIVE <i>Bob Rice</i>

**ADDITIONAL REMARKS SCHEDULE**

AGENCY The Mahoney Group - Tucson		NAMED INSURED Quail Creek Unit 34A & 35A Villas Association Inc 9532 E Riggs Rd Sun Lakes, AZ 85248	
POLICY NUMBER PHPK2633681			
CARRIER Philadelphia Indemnity Ins. Co	NAIC CODE 18058	EFFECTIVE DATE: 01/01/2025	

ADDITIONAL REMARKS

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

Special Conditions:

Replacement Cost Valuation/Agreed Value. Special Form. Subject to all policy terms, conditions, definitions and exclusions.

**** Condo Association - Walls out building coverage per association CC&Rs**

of units: 100

Re: Brian Six 1537 Ruff Ct

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**CONDOMINIUM ASSOCIATION BARE WALLS COVERAGE
ENDORSEMENT**

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE FORM

A. Coverage

A. Coverage, 1. Covered Property is deleted and replaced by the following:

1. Covered Property

Covered Property, as used in this Coverage Form, means the following types of property for which a Limit of Insurance is shown in the Declarations.

a. Your Business Personal Property

- (1)** Located in or on the “**buildings**” described in the Declarations or within 1,000 feet of the described premises;
- (2)** In transit; and
- (3)** Property at locations not specifically identified, including property in the care, custody or control of salespersons, property at exhibitions, and trade shows;

Consisting of the following:

(a) Property owned by you or owned indivisibly by all unit-owners, consisting of:

(i) “Fine Arts”

If the total value of “**Fine Arts**” are over \$25,000 they must be listed in a schedule on file with us;

(ii) “Computer Property”;

(iii) All other personal property;

(iv) Communication towers, antennas or satellite dishes including their lead-in wiring, masts and guy wires; and

(v) Signs;

(b) Similar property of others in your care, custody or control; and

(c) Labor, materials or services furnished or arranged by you on personal property of others;

But Your Business Personal Property does not include property owned only by a unit-owner.

b. "Buildings" described in the Declarations including:

- (1) Building glass;
- (2) Completed additions;
- (3) Permanently installed;
 - (a) Fixtures outside of individual units;
 - (b) Machinery; and
 - (c) Equipment;
- (4) Outdoor fixtures, including awnings;
- (5) Fences;
- (6) Personal property owned by you that is used to maintain or service the **"buildings"** or their premises, including:
 - (a) Fire extinguishing equipment;
 - (b) Outdoor furniture;
 - (c) Floor coverings;
 - (d) Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering that are not contained within individual units;
 - (e) Alarm, communication and monitoring systems;
- (7) If not covered by other insurance:
 - (a) Alterations and repairs to the **"buildings"**;
 - (b) Materials, equipment, supplies and temporary structures, on or within 1,000 feet of the described premises, used for making alterations or repairs to the **"buildings"**;
- (8) But **"buildings"** do not include:

Any of the following types of property contained within a unit:

 - (a) Fixtures, installations or additions owned by unit owners and comprising that part of the "buildings" within the unfinished interior surfaces of the perimeter walls, floors and ceilings of the individual units:
 - (i) Initially installed in accordance with the original plans and specifications, or replacements or improvements to those initially installed; or
 - (ii) As existed at the time the unit was initially conveyed, if the original plans and specifications are not available.
 - (b) Appliances such as those used for refrigerating, ventilating, cooking, dishwashing,

laundering, security or housekeeping.

- (c) Personal property owned by, used by or in the care, custody or control of a unit-owner.

The above types of property are not covered whether or not your Condominium Association Agreement requires you to insure it.

B. The following are deleted from Section A.4., Additional Coverages:

- h. Theft Damage to “**Buildings**”;
- i. Brands and Labels; and
- j. Consequential Damage

C. The following are added to Section E. Loss Conditions:

9. 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.

10. Waiver of Rights of Recovery

We waive our rights to recover payment from any unit-owner of the condominium that is shown in the Declarations.

This endorsement supersedes any other language to the contrary.