



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

9/23/2025

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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| <b>PRODUCER</b><br>The Buckner Company<br>6550 S Millrock, Suite #300<br>Salt Lake City UT 84121                                    | <b>CONTACT NAME:</b> HOA Department<br><b>PHONE (A/C, No, Ext):</b><br><b>E-MAIL ADDRESS:</b><br><b>FAX (A/C, No):</b> www.buckner.com   |
| <b>INSURED</b><br>Riverfront at South Salt Lake HOA, Inc<br>c/o Welch Randall<br>5300 S. Adams Ave Parkway Ste #8<br>Ogden UT 84405 | <b>INSURER(S) AFFORDING COVERAGE</b><br><b>INSURER A:</b> Auto-Owners Insurance Company<br><b>INSURER B:</b> PMA Insurance Group<br><b>INSURER C:</b> StarNet Insurance Company<br><b>INSURER D:</b><br><b>INSURER E:</b><br><b>INSURER F:</b> |

**COVERAGES****CERTIFICATE NUMBER:** 213147253**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"/> <b>COMMERCIAL GENERAL LIABILITY</b><br><input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR<br>GEN'L AGGREGATE LIMIT APPLIES PER:<br><input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC<br>OTHER: |                                 |          | 57138932                                | 5/10/2025                           | 5/10/2026                           | EACH OCCURRENCE \$2,000,000<br>DAMAGE TO RENTED PREMISES (Ea occurrence) \$300,000<br>MED EXP (Any one person) \$10,000<br>PERSONAL & ADV INJURY \$2,000,000<br>GENERAL AGGREGATE \$3,000,000<br>PRODUCTS - COMP/OP AGG \$3,000,000<br>\$ |
| A           | <input type="checkbox"/> <b>AUTOMOBILE LIABILITY</b><br><input type="checkbox"/> ANY AUTO<br><input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS<br><input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY                                  |                                 |          | 57138932                                | 5/10/2025                           | 5/10/2026                           | COMBINED SINGLE LIMIT (Ea accident) \$<br>BODILY INJURY (Per person) \$<br>BODILY INJURY (Per accident) \$<br>PROPERTY DAMAGE (Per accident) \$<br>Hired and Non Owned \$2,000,000  |
|             | <input type="checkbox"/> <b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR<br><input type="checkbox"/> <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE<br>DED RETENTION \$  |                                 |          |   |                                     |                                     | EACH OCCURRENCE \$<br>AGGREGATE \$<br>\$  |
| B           | <b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b><br>ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)<br>If yes, describe under DESCRIPTION OF OPERATIONS below   | Y/N<br><input type="checkbox"/> | N/A      | 2024010769216Y                          | 5/10/2025                           | 5/10/2026                           | PER STATUTE<br>E.L. EACH ACCIDENT \$500,000<br>E.L. DISEASE - EA EMPLOYEE \$500,000<br>E.L. DISEASE - POLICY LIMIT \$500,000  |
| A<br>C<br>C | Common Area Property<br>Employee Dishonesty<br>Directors & Officers   |                                 |          | 57138932<br>QDR0003194<br>QDO0005054-00 | 5/10/2025<br>5/10/2025<br>5/10/2025 | 5/10/2026<br>5/10/2026<br>5/10/2026 | 1,000 Deductible \$33,000<br>1,000 Deductible \$25,000<br>2,500 Deductible \$1,000,000  |

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES** (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
The coverage noted is for common areas of the association only- there is no residential building coverage provided.

**CERTIFICATE HOLDER****CANCELLATION**

Riverfront HOA

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

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## Riverfront at South Salt Lake HOA Key Insurance Information

The information presented below is intended to provide a brief overview of the insurance provided by the HOA master policy. In addition, it serves as an official notice in accordance with Utah HOA law and provides a guideline for the unit owner's personal insurance needs. For complete details of Utah Law, please visit:

**Condo Act** - [https://le.utah.gov/xcode/Title57/Chapter8/57-8.html?v=C57-8\\_1800010118000101](https://le.utah.gov/xcode/Title57/Chapter8/57-8.html?v=C57-8_1800010118000101)

**Community Association Act** - [https://le.utah.gov/xcode/Title57/Chapter8A/57-8a.html?v=C57-8a\\_1800010118000101](https://le.utah.gov/xcode/Title57/Chapter8A/57-8a.html?v=C57-8a_1800010118000101)

Any property coverage noted under the HOA master insurance policy is for common area structures only- **no residential building coverage, or coverage for your "Unit" is provided**. The coverage provided is subject to policy provisions and exclusions. There is no coverage for unit owner contents.

1. The master insurance policy includes general liability insurance with at least a **\$1,000,000** per occurrence limit.
2. **Any Property Coverage noted – is for Common Area Amenities only.** Unit Owners are responsible for insuring their entire dwelling.

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### Unit Owner Checklist

*(Always consult with your personal insurance agent to determine what insurance coverage you will need)*

#### Priority:

- ✓ Homeowners Insurance Policy (commonly referred to HO3 or HO5) for your unit/ home. **You are responsible for insuring your unit/home in its entirety.**
- ✓ **Policy should be written on "special form"**
- ✓ **Loss Assessment Coverage**
- ✓ Coverage for your personal contents
- ✓ Personal liability protection

#### Optional Coverage's if Applicable:

- ✓ Coverage for your autos and recreational vehicles
- ✓ Loss of use and additional living expenses due to a claim
- ✓ Supplemental earthquake insurance
- ✓ Flood or surface water insurance for your unit and your contents
- ✓ Pollution Coverage which may include Mold, Lead, Asbestos and other common pollutants
- ✓ Other coverage: *fine arts, jewelry, collectables, other valuable articles, money, sports equipment etc.*
- ✓ Loss of rents – *if your unit is a rental*

#### For individual homeowner's insurance quotes contact:

The Buckner Company Personal Lines Department # 801-937-6701

#### For insurance certificate requests:

Visit our website at [www.buckner.com](http://www.buckner.com)



For complete details of insurance coverage & exclusions please refer to the master policy, your CC&Rs and current Utah law. This summary does not imply, afford, or guarantee coverage or any limits other than what is provided by the actual insurance policy. This document is not intended to provide any professional or legal advice. We reserve the right to correct typographical errors.