



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

11/14/2024

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 Reliance Risk Management & Insurance PO BOX 900458 Sandy UT 84090		CONTACT NAME: Tricia Noker PHONE (A/C, No, Ext): (385) 722-2240 E-MAIL ADDRESS: tricia@reliancermi.com FAX (A/C, No): (801) 438-1461	
INSURED Stoney Brook Condominium Association C/O Welch Randall 5300 So Adams Ave Pkwy Ste 8 Ogden UT 84405		INSURER(S) AFFORDING COVERAGE INSURER A: TOPA Insurance Company INSURER B: Federal Insurance Company INSURER C: Continental Casualty Company INSURER D: INSURER E: INSURER F:	
		NAIC # 18031 20281 20443	

COVERAGES**CERTIFICATE NUMBER:** CL2431432886**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	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR Building Limit: \$10,035,088 Property Deductible: \$25,000 GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC OTHER:			UIB13185016	03/22/2024	03/22/2025	EACH OCCURRENCE \$ 1,000,000
			DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000				
			MED EXP (Any one person) \$ 1,000				
			PERSONAL & ADV INJURY \$ 1,000,000				
						GENERAL AGGREGATE \$ 2,000,000	
						PRODUCTS - COMP/OP AGG \$ 2,000,000	
							\$
A	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☒ HIRED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ NON-OWNED AUTOS ONLY			UIB13185016	03/22/2024	03/22/2025	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
			BODILY INJURY (Per person) \$				
			BODILY INJURY (Per accident) \$				
			PROPERTY DAMAGE (Per accident) \$				
						\$	
B	☒ UMBRELLA LIAB ☐ EXCESS LIAB DED RETENTION \$			PPP7465047	03/22/2024	03/22/2025	EACH OCCURRENCE \$ 5,000,000
			AGGREGATE \$ 5,000,000				
							\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y / N	N / A				PER STATUTE OTH-ER
							E.L. EACH ACCIDENT \$
							E.L. DISEASE - EA EMPLOYEE \$
							E.L. DISEASE - POLICY LIMIT \$
C	Crime/Fidelity D&O			0598997464	03/22/2024	03/22/2025	Crime Limit \$100,000
			D&O Limit \$1,000,000				

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

Walls in coverage, betterments & improvements, separation of insured's, %100 Replacement Cost applies, subject to insurance terms and policy language requirements. Ord Law is included. # of units: 48
*10 DAYS NOTICE OF CANCELLATION WILL BE GIVEN FOR NON-PAYMENT OF PREMIUM. 30 DAYS FOR ANYTHING OTHER THAN NON-PAYMENT.

CERTIFICATE HOLDER**CANCELLATION**

Insured Copy	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

© 1988-2015 ACORD CORPORATION. All rights reserved.



ADDITIONAL REMARKS SCHEDULE

AGENCY Reliance Risk Management & Insurance		NAMED INSURED Stoney Brook Condominium Association	
POLICY NUMBER			
CARRIER	NAIC CODE	EFFECTIVE DATE:	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25 **FORM TITLE:** Certificate of Liability Insurance: Notes

CNA: Property Manager is included as a covered employee per the D&O policy:

Employee means:

a. Any natural person while in Named Entity's or any Subsidiary's service (and for 30 days after termination of service), if Named Entity or any Subsidiary (i) compensates such natural person directly by salary, wages or commissions, and (ii) has the right to direct and control such natural person while performing services for the Named Entity or any Subsidiary ; or

b. Any natural person performing services for Named Entity or any Subsidiary on a leased, loaned, volunteer, non-compensated, temporary or part-time basis, but only while and to the extent such persons are subject to Named Entity or any Subsidiary direction and control and performing services for Named Entity or any Subsidiary , including but not limited to Property Manager; or

With respect to any Plan:

(i) A natural person who is a trustee, officer, employee or a manager, except an administrator or a manager who is an independent contractor; and

(ii) A natural person who is a director or trustee of the Named Entity or any Subsidiary, while handling funds or other property of the Plan.

However, Employee does not mean any sponsor, developer, or developer of the Named Entity or any Subsidiary.

Crime/Fidelity/Employee Dishonesty

CNA: Property Manager is included as a covered employee/contractor/vendor.

DEFINITION OF AN EMPLOYEE:

b. Any natural person performing services for Named Entity or any Subsidiary on a leased, loaned, volunteer, non-compensated, temporary or part-time basis, but only while and to the extent such persons are subject to Named Entity or any Subsidiary direction and control and performing services for Named Entity or any Subsidiary , including but not limited to Property Manager.