



## **CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)

1/8/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFFERS 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 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  AMERICAN FAMILY BROKERAGE, INC.  6000 American Pkwy  Madison, WI 53783	CONTACT NAME	
	PHONE (A/C No, Ext):	FAX (A/C No):
	EMAIL ADDRESS:	
INSURER(S) AFFORDING COVERAGE		NAIC #
INSURED  RUBY CANYON ESTATES SOUTH HOA  C/O HERITAGE PROPERTY MGMT - JADE BUEHRER-LOCKE  2650 NORTH AVE #116  GRAND JCT, CO 81501	INSURER A: United States Liability Insurance Company	
	INSUREB B:	
	INSURER C:	
	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 INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	GENERAL LIABILITY  X COMMERCIAL GENERAL LIABILITY  [ ] CLAIMS-MADE [X] OCCUR  [ ]  [ ]  GEN'L AGGREGATE LIMIT APPLIES PER:  X POLICY [ ] PROJECT [ ] LOC	X	NPP1653761	11/21/2025	11/21/2026	EACH OCCURENCE	\$1,000,000	
	DAMAGE TO RENTED PREMISES (Ea occurrence)					\$100,000		
	MED EXP (Any one person)					\$5,000		
	PERSONAL & ADV INJURY					\$1,000,000		
	GENERAL AGGREGATE					\$2,000,000		
	PRODUCTS-COMP/OP AGG					Included		
						\$		
AUTOMOBILE LIABILITY  [ ] ANY AUTO [ ] ALL OWNED AUTOS [ ] SCHEDULED AUTOS [ ] HIRED AUTOS [ ] NON-OWNED AUTOS					COMBINED SINGLE LIMIT (Ea accident)	\$		
					BODILY INJURY (Per person)	\$		
					BODILY INJURY (Per accident)	\$		
					PROPERTY DAMAGE (Per accident)	\$		
						\$		
UMBRELLA LIAB  EXCESS LIAB  DED [ ] RETENTION \$					EACH OCCURRENCE	\$		
					AGGREGATE	\$		
						\$		
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY  ANY PROPRIETOR/PARTNER/EXECUTIVE Y / N OFFICER/MEMBER EXCLUDED? (Mandatory in NH)  If yes, describe under DESCRIPTION OF OPERATIONS below	N / A				WC STATUTORY LIMITS	OTHR-		
					E.L. EACH ACCIDENT	\$		
					E.L. DISEASE-EA EMPLOYEE	\$		
					E.L. DISEASE-POLICY LIMIT	\$		
A	Community Association Directors & Officers Liability		NPP1653761	11/21/2025	11/21/2026	Each Claim	\$1,000,000	
						Aggregate	\$1,000,000	

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES** (See attached Acord 101 for additional liability limits)

CG2017 10/93 Additional Insured - Townhouse Associations is part of this policy.

**CERTIFICATE HOLDER**

## CANCELLATION

Heritae Property management, C/O Ranese, Jade

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

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**AUTHORIZED REPRESENTATIVE**

ACORD 25 (2010/05)

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## ADDITIONAL REMARKS SCHEDULE

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AGENCY AMERICAN FAMILY BROKERAGE, INC.		INSURED RUBY CANYON ESTATES SOUTH HOA C/O HERITAGE PROPERTY MGMT - JADE BUEHRER- LOCKE 2650 NORTH AVE #116 GRAND JCT, CO 81501
POLICY NUMBER NPP1653761		
CARRIER United States Liability Insurance Company	NAIC CODE 25895	EFFECTIVE DATE: 11/21/2025

### ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 25 FORM TITLE: CERTIFICATE OF LIABILITY INSURANCE

COVERAGE PART	LIMITS
Commercial Liability	
Each Occurrence Limit	\$1,000,000
Personal & Advertising Injury Limit (Any One Person/Organization)	\$1,000,000
Medical Expense (Any One Person)	\$5,000
Damages To Premises Rented To You (Any One Premises)	\$100,000
Products/Completed Operations Aggregate Limit	Included
General Aggregate Limit	\$2,000,000
Directors And Officers Liability	
Community Association Directors & Officers Liability Each Claim Limit	\$1,000,000
Community Association Directors & Officers Liability In The Aggregate Limit	\$1,000,000
Community Association Directors & Officers Liability Retention	\$1,000