

ACORD'

CERTIFICATE OF LIABILITY INSURANCE

TVOUTHY

DATE (MM/DD/YYYY) 12/20/2017

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).

	certificate does not confer rights to							require an endorsement. A	Statement on	
PRODUCER SentryWest Insurance 3860 South 2300 East Salt Lake City, UT 84109						CONTACT NAME:				
						PHONE (A/C, No, Ext): (801) 225-5000 FAX (A/C, No):(801) 2				
						E-MAIL ADDRESS: eoi@sentrywest.com				
						INSURER(S) AFFORDING COVERAGE				
					INSURE					
INSURED Deer Haven Estates HOA c/o Advantage Management PO Box 1006 Orem, UT 84059						INSURER B: Travelers Insurance				
						INSURER C:				
						INSURER D:				
						INSURER E :				
					INSURE					
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.										
NSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR			POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
	COMMERCIAL GENERAL LIABILITY						,	EACH OCCURRENCE \$	2,000,000	
	CLAIMS-MADE X OCCUR			UIB-12485150-3		12/04/2017	12/04/2018	DAMAGE TO RENTED PREMISES (Ea occurrence) \$	100,000	

INSR	TYPE OF INSURANCE	ADDL S	UBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP	LIMITS	
Α	X COMMERCIAL GENERAL LIABILITY				(\	EACH OCCURRENCE	\$ 2,000,000
	CLAIMS-MADE X OCCUR			UIB-12485150-3	12/04/2017	12/04/2018	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100,000
							MED EXP (Any one person)	\$ 5,000
							PERSONAL & ADV INJURY	\$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$ 4,000,000
	X POLICY PRO-						PRODUCTS - COMP/OP AGG	\$ 4,000,000
	OTHER:							\$
Α	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$ 2,000,000
	ANY AUTO			UIB-12485150-3	12/04/2017	12/04/2018	BODILY INJURY (Per person)	\$
	OWNED SCHEDULED AUTOS						BODILY INJURY (Per accident)	\$
	X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
								\$
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$
	DED RETENTION \$							\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						PER OTH- STATUTE ER	
	ANY PRINCE ANY PARTNER/EXECUTIVE						E.L. EACH ACCIDENT	\$
	(Mandatory in NH)	N/A					E.L. DISEASE - EA EMPLOYEE	\$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	
Α	Blanket Buildings			UIB-12485150-3	12/04/2017	12/04/2018	\$5,000 Ded	23,576,505
В	Fid.Bond/Empl.Dis.			0106414517LB	12/04/2015	12/04/2018	\$1,000 Ded	100,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
D&O Liability Issued w/Great American, Policy#EPP4063998-04, eff. 12/04/17-18

120 Unit - Homeowners Association - 100% Replacement Cost - ALL IN/WALLS IN

HEIDI VAN NATTER, 1336 SOUTH 1500 EAST, PROVO, UTAH 84606, Loan# 3316061205

CERTIFICATE HOLDER	CANCELLATION

VAN NATTER, HEIDI QUICKEN LOANS INC. ISAOA PO BOX 202070 Florence, SC 29502 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

Yaml Woods