



STATE FARM FIRE AND CASUALTY COMPANY
 A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

Po Box 2915
 Bloomington IL 61702-2915

Named Insured

AT2 003543 3125 M-24-2157-FBBB F V
 LAKE MARY PARK ESTATES HOA
 16625 S DESERT FOOTHILLS PKWY
 PHOENIX AZ 85048-8470



RENEWAL DECLARATIONS

Policy Number	93-C9-1637-4	
Policy Period	Effective Date	Expiration Date
12 Months	FEB 1 2024	FEB 1 2025
The policy period begins and ends at 12:01 am standard time at the premises location.		

Agent and Mailing Address

RICHARD SANCHEZ
 1515 E CEDAR AVE STE A-4
 FLAGSTAFF AZ 86004-1630

PHONE : (928) 774-0657

Residential Community Association Policy

Automatic Renewal - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: HOMEOWNERS ASSOCIATION

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

POLICY PREMIUM \$ 762.00

Discounts Applied:
 Renewal Year
 Claim Record

Prepared
 DEC 08 2023
 CMP-4000

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Continued on Reverse Side of Page

0109-ST-1-1001

RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for LAKE MARY PARK ESTATES HOA
Policy Number 93-C9-1637-4

This Policy does not provide any SECTION I - PROPERTY coverage

SECTION II - LOCATION SCHEDULE

Location Number	Location of Described Premises
001	CAMILLE DR & PAULINE DR & LAKE MARY RD FLAGSTAFF AZ 86001

SECTION II - LIABILITY

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$1,000,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
Directors And Officers Liability	\$1,000,000
AGGREGATE LIMITS	LIMIT OF INSURANCE
Products/Completed Operations Aggregate	\$2,000,000
General Aggregate	\$2,000,000
Directors and Officers Aggregate	\$1,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.



RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for LAKE MARY PARK ESTATES HOA
Policy Number 93-C9-1637-4

**Your coverage amount....**

It is up to you to choose the coverage and limits that meet your needs. We recommend that you purchase a coverage limit equal to the estimated replacement cost of your structure. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an estimate from Xactware, Inc.[®] using information you provide about your structure. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your structure. State Farm[®] does not guarantee that any estimate will be the actual future cost to rebuild your structure. Higher limits are available at higher premiums. Lower limits are also available, as long as the amount of coverage meets our underwriting requirements. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your structure.

Prepared
DEC 08 2023
CMP-4000

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RECEIVED 10/10/2013 10:00 AM

STATE OF MARYLAND DEPARTMENT OF GENERAL SERVICES
PROPERTY MANAGEMENT



Your coverage amount

If you are covered for damage to your property, we will pay for the cost of repairs or replacement of damaged property up to the amount of your policy limit. We will also pay for the cost of temporary repairs to your property. The amount we pay for repairs or replacement of damaged property is based on the actual cost of repairs or replacement at the time of the loss. We will not pay for the cost of repairs or replacement of damaged property that is the result of wear and tear, or the result of neglect or lack of maintenance. We will not pay for the cost of repairs or replacement of damaged property that is the result of a fire, explosion, or other cause of loss that is excluded from your policy. We will not pay for the cost of repairs or replacement of damaged property that is the result of a flood, earthquake, or other cause of loss that is excluded from your policy. We will not pay for the cost of repairs or replacement of damaged property that is the result of a war, riot, or other cause of loss that is excluded from your policy. We will not pay for the cost of repairs or replacement of damaged property that is the result of a nuclear explosion or other cause of loss that is excluded from your policy. We will not pay for the cost of repairs or replacement of damaged property that is the result of a pest infestation or other cause of loss that is excluded from your policy. We will not pay for the cost of repairs or replacement of damaged property that is the result of a power outage or other cause of loss that is excluded from your policy. We will not pay for the cost of repairs or replacement of damaged property that is the result of a theft or other cause of loss that is excluded from your policy. We will not pay for the cost of repairs or replacement of damaged property that is the result of a vandalism or other cause of loss that is excluded from your policy. We will not pay for the cost of repairs or replacement of damaged property that is the result of a fire, explosion, or other cause of loss that is excluded from your policy. We will not pay for the cost of repairs or replacement of damaged property that is the result of a flood, earthquake, or other cause of loss that is excluded from your policy. We will not pay for the cost of repairs or replacement of damaged property that is the result of a war, riot, or other cause of loss that is excluded from your policy. We will not pay for the cost of repairs or replacement of damaged property that is the result of a nuclear explosion or other cause of loss that is excluded from your policy. We will not pay for the cost of repairs or replacement of damaged property that is the result of a pest infestation or other cause of loss that is excluded from your policy. We will not pay for the cost of repairs or replacement of damaged property that is the result of a power outage or other cause of loss that is excluded from your policy. We will not pay for the cost of repairs or replacement of damaged property that is the result of a theft or other cause of loss that is excluded from your policy. We will not pay for the cost of repairs or replacement of damaged property that is the result of a vandalism or other cause of loss that is excluded from your policy.

IMPORTANT NOTICE

Regarding Changes to Your Policy

CMP-4573.1 POLICY ENDORSEMENT is added to your State Farm® policy and replaces **CMP-4573 POLICY ENDORSEMENT**.

The following changes to your policy are effective with this policy term:

- **SECTION II – DEFINITIONS: Paragraph 18. Personal and Advertising Injury:**
 - Infringement of another’s patent, trademark, or trade secret is no longer within the definition of personal and advertising injury.
- **SECTION II – EXCLUSIONS: Paragraph 17. Personal and Advertising Injury:**
 - Damages from infringement of another’s patent, trademark, or trade secret continue to be specifically excluded under this policy.

The endorsement follows this notice. Please read the endorsement and place it with your policy. If you have any questions, please contact your State Farm agent.

DISCLAIMER: This notice only provides a general summary of changes to your State Farm policy. This notice is not a statement of contract. This notice does not change, modify, or invalidate the provisions, terms, or conditions as set forth in your State Farm policy booklet, the most recently issued declarations, and any applicable endorsements.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

1. **BUSINESSOWNERS COVERAGE FORM TABLE OF CONTENTS** is amended as follows:
 - a. The title Electronic Data is changed to Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability.
 - b. The title Recording And Distribution Of Material or Information In Violation Of Law is changed to Recording And Distribution Of Material.
2. Paragraph 2.f. **Dishonesty** under **SECTION I – EXCLUSIONS** is replaced by the following:
 - f. **Dishonesty**
 - (1) Dishonest or criminal acts by you, anyone else with an interest in the property, or any of your or their partners, “members”, officers, “managers”, employees, directors, trustees, or authorized representatives, whether acting alone or in collusion with each other or with any other party; or
 - (2) Theft by any person to whom you entrust the property for any purpose, whether acting alone or in collusion with any other party.

This exclusion applies whether or not an act occurs during your normal hours of operation.

This exclusion does not apply to acts of destruction by your employees; but theft by your employees is not covered.

With respect to accounts receivable and “valuable papers and records”, this exclusion does not apply to carriers for hire.

3. **SECTION I – EXTENSIONS OF COVERAGE** is amended as follows:

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- a. Paragraph 4.a.(1) under **Collapse** is replaced by the following:

(1) Collapse means an abrupt falling down or caving in of a building or any part of a building;

- b. Paragraph 13. is replaced by the following:

13. Personal Property Off Premises

You may extend the insurance provided by this coverage form to apply to Covered Property, other than "money" and "securities", "valuable papers and records", or accounts receivable, while it is in the course of transit or at another premises. The most we will pay for loss in any one occurrence under this Extension Of Coverage is the Limit Of Insurance for Personal Property Off Premises shown in the Declarations.

The amount we pay under this Extension Of Coverage is an additional amount of insurance.

If the Covered Property is located at another premises you own, lease, operate, or regularly use, the insurance provided under this extension applies only if the loss occurs within 90 days after the property is first moved.

The Other Insurance Condition contained in **SECTION I AND SECTION II — COMMON POLICY CONDITIONS** does not apply to this Extension Of Coverage. The insurance provided under this Extension Of Coverage is primary and does not contribute with any other insurance.

- c. The following is added to Paragraph 22.e. under **Equipment Breakdown**:

Paragraph 5.b. under **Coverage B – Business Personal Property** is replaced by:

b. Be your responsibility to maintain or insure according to the terms of your lease or rental agreement.

- d. The following is added:

Business Personal Property In Portable Storage Units

You may extend the insurance provided by this coverage form to apply to Business Personal Property, other than "money" and "securities", "valuable papers and records", or accounts receivable, while temporarily stored in a portable storage unit (including a detached trailer) located within 100 feet of the described premises. The most we will pay for loss under this Extension Of Coverage is \$10,000.

The amount we pay under this Extension Of Coverage will not increase the applicable Limit Of Insurance.

Coverage will end 90 days after Business Personal Property has been placed in the storage unit. Coverage does not apply if the storage unit itself has been in use at the described premises for more than 90 consecutive days, even if the Business Personal Property has been stored there for 90 or fewer days at the time of loss.

4. **SECTION II — LIABILITY** is amended as follows:

- a. **Section II – Exclusions** is amended as follows:

- (1) The following is added to Paragraph 3. **Liquor Liability**:

This exclusion applies even if the claims allege negligence or other wrongdoing in the supervision, hiring, employment, training, or monitoring of others by an insured, or providing or failing to provide transportation with respect to any person that may be under the influence of alcohol if the "occurrence" which caused the "bodily injury" or "property damage" involved that which is described in Paragraph 3.a.

- (2) Paragraph 8.f. under **Aircraft, Auto Or Watercraft** is replaced by the following:

f. "Bodily injury" or "property damage" arising out of:

- (1) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance or motor vehicle registration law where it is licensed or principally garaged;
- (2) The operation of any of the following machinery or equipment:
 - (a) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
 - (b) Air compressors, pumps, and generators, including spraying, welding, building cleaning, geophysical exploration, lighting, and well servicing equipment; or
- (3) The operation of your business from a land vehicle:

- (a) While it is parked and functioning, other than "loading and unloading", as a premises for your business operations; and
- (b) That would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance or motor vehicle registration law where it is licensed or principally garaged.

(3) Paragraphs 17.b. and 17.c. under **Personal And Advertising Injury** are replaced by the following:

- b. Arising out of oral or written publication of material, in any manner, if done by or at the direction of the insured with knowledge of its falsity;
- c. Arising out of oral or written publication of material, in any manner, whose first publication took place before the beginning of the policy period;

(4) The last paragraph of 17.h. under **Personal And Advertising Injury** is replaced by the following:

For the purposes of this exclusion, the placing of frames, borders or links, or advertising, for you or others anywhere on the Internet, is not by itself, considered the business of advertising, broadcasting, publishing or telecasting;

(5) Paragraphs 18. **Electronic Data** and 19. **Recording And Distribution Of Material In Violation Of Law** are replaced by the following:

18. Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability

- a. Damages arising out of any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information, or any other type of nonpublic information; or
- b. Damages arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses, or any other loss, cost or expense incurred by you or others arising out of that which is described in Paragraph a. or b. above.

As used in this exclusion, electronic data means information, facts, or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices, or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of electronic data, means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve, or send data.

19. Recording and Distribution of Material

Damages arising directly or indirectly out of any communication, by or on behalf of any insured, that violates or is alleged to violate:

- a. The Telephone Consumer Protection Act (TCPA), CAN-SPAM Act of 2003, Fair Credit Reporting Act (FCRA), or Fair and Accurate Credit Transaction Act (FACTA); including any regulations and any amendment of or addition to such statutes;
- b. Any federal, state or local law, statute, ordinance, or regulation, in addition to Paragraph a. above, that addresses, prohibits or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating, or distribution of material or information; or
- c. Any other federal, state or local law, statute, ordinance, or regulation that may provide a basis for a separate claim or cause of action arising out of any communication referenced in Paragraphs a. or b. above.

b. Paragraph 1.d.(2) under **Coverage M – Medical Expenses** is replaced by the following:

(2) Executes authorization to allow us to obtain copies of medical bills, medical records, and any other information we deem necessary to substantiate the claim.

Such authorizations must not:

- (a) Restrict us from performing our business functions in:
 - i. Obtaining records, bills, information, and data; or

- ii. Using or retaining records, bills, information, and data collected or received by us;
- (b) Require us to violate federal or state laws or regulations;
- (c) Prevent us from fulfilling our data reporting and data retention obligations to insurance regulators; or
- (d) Prevent us from disclosing claim information and data:
 - i. To enable performance of our business functions;
 - ii. To meet our reporting obligations to insurance regulators;
 - iii. To meet our reporting obligations to insurance data consolidators; and
 - iv. As otherwise permitted by law.

If the holder of the information refuses to provide it to us despite the authorization, then at our request the person making claim or his or her legal representative must obtain the information and promptly provide it to us; and

c. **SECTION II — WHO IS AN INSURED** is amended as follows:

- (1) Paragraph 1.c. does not apply.
- (2) Paragraphs 2.b.(1) and (4) are replaced by the following:
 - (1) "Employees" with respect to "bodily injury" to:
 - (a) Any co-"employee" arising out of and in the course of the co-"employee's" employment or while performing duties related to the conduct of your business; or
 - (b) The spouse, child, parent, brother, or sister of that co-"employee" as a consequence of Paragraph (a) above;
 - (4) The owner of a "non-owned auto" or any agent of or any person or entity employed by such owner.

d. Paragraph 2.b. under **Financial Responsibility Laws of SECTION II — GENERAL CONDITIONS** does not apply.

e. **SECTION II — DEFINITIONS** is amended as follows:

- (1) Paragraph 2. is replaced by the following:
 - 2. "Auto" means:
 - a. A land motor vehicle, trailer, or semitrailer designed for travel on public roads, including any attached machinery or equipment; or
 - b. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance or motor vehicle registration law where it is licensed or principally garaged.

However, "auto" does not include "mobile equipment".
 - (2) The following is added to Paragraph 15. "mobile equipment":

However, "mobile equipment" does not include land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance or motor vehicle registration where they are licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law or motor vehicle registration law are considered "autos".

5. The following are added to **SECTION I AND SECTION II – COMMON POLICY CONDITIONS**:

Our Rights Regarding Claim Information

- a. We will collect, receive, obtain, use, and retain all the items described in Paragraph b.(1) below and use and retain the information described in Paragraph b.(3)(b) below, in accordance with applicable federal and state laws and regulations and consistent with the performance of our business functions.
- b. Subject to Paragraph a. above, we will not be restricted in or prohibited from:
 - (1) Collecting, receiving, or obtaining records, receipts, invoices, medical bills, medical records, wage information, salary information, employment information, data, and any other information;
 - (2) Using any of the items described in Paragraph b.(1) above; or
 - (3) Retaining:



- (a) Any of the items in Paragraph b.(1) above; or
 - (b) Any other information we have in our possession as a result of our processing, handling, or otherwise resolving claims submitted under this policy.
- c. We may disclose any of the items in Paragraph b.(1) above and any of the information described in Paragraph b.(3)(b) above:
- (1) To enable performance of our business functions;
 - (2) To meet our reporting obligations to insurance regulators;
 - (3) To meet our reporting obligations to insurance data consolidators;
 - (4) To meet other obligations required by law; and
 - (5) As otherwise permitted by law.
- d. Our rights under Paragraphs a., b., and c. above shall not be impaired by any:
- (1) Authorization related to any claim submitted under this policy; or
 - (2) Act or omission of an insured or a legal representative acting on an insured's behalf.

All other policy provisions apply.

CMP-4573.1

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In accordance with the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2019, this disclosure is part of your policy.

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Coverage for acts of terrorism is not excluded from your policy. However your policy does contain other exclusions which may be applicable, such as an exclusion for nuclear hazard. You are hereby notified that the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism in Section 102(1) of the Act. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under this policy, any covered losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. Under the formula, the United States Government generally reimburses 80% beginning on January 1,

2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

There is no separate premium charged to cover insured losses caused by terrorism. Your insurance policy establishes the coverage that exists for insured losses. This notice does not expand coverage beyond that described in your policy.

THIS IS YOUR NOTIFICATION THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER YOUR POLICY MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE YOUR COVERAGE.

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(CONTINUED)

0609-ST-1-1001

IMPORTANT NOTICE**Regarding Changes to Your Policy**

CMP-4203.3 AMENDATORY ENDORSEMENT (Arizona) is added to your State Farm® policy and replaces **CMP-4203.2 AMENDATORY ENDORSEMENT (Arizona)**.

Editorial changes have been made to the following provisions:

- **SECTION I – CONDITIONS, Mortgageholders**
- **SECTION I AND SECTION II – COMMON POLICY CONDITIONS, Cancellation**
- **SECTION I AND SECTION II – COMMON POLICY CONDITIONS, When We Do Not Renew**
- **SECTION I AND SECTION II – COMMON POLICY CONDITIONS, Renewal**

The endorsement follows this notice. Please read the endorsement and place it with your policy. If you have any questions, please contact your State Farm agent.

DISCLAIMER: This notice only provides a general summary of changes to your State Farm policy. This notice is not a statement of contract. This notice does not change, modify, or invalidate the provisions, terms, or conditions as set forth in your State Farm policy booklet, the most recently issued declarations, and any applicable endorsements.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY ENDORSEMENT (Arizona)

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM**1. SECTION I – EXTENSIONS OF COVERAGE** is amended as follows:

- a. Paragraph 3. **Fire Department Service Charge** does not apply.
- b. Paragraph 5. **Water Damage, Other Liquids, Powder or Molten Material Damage** does not apply.

2. SECTION I – CONDITIONS is amended as follows:

- a. Paragraph 1.b. **Appraisal** is replaced by the following:

b. Appraisal

If we and you disagree on the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select a competent and impartial umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- (1) Pay its chosen appraiser; and
- (2) Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

- b. Paragraphs 2.b.(6) and 2.b.(7) under **Mortgageholders** are replaced by the following:

- (6) If we cancel this policy, we will provide notice to the mortgageholder at least:

- (a) 10 days before the effective date of cancellation if we cancel for your nonpayment of premium; or
- (b) 30 days before the effective date of cancellation if we cancel for any other reason.

- (7) If we elect not to renew this policy, we will provide notice to the mortgageholder at least 10 days before the expiration date of this policy.

3. SECTION I AND SECTION II — COMMON POLICY CONDITIONS is amended as follows:

- a. Paragraph 8. is replaced by the following:

8. Premiums

- a. The first Named Insured shown in the Declarations:
- (1) Is responsible for the payment of all premiums; and
 - (2) Will be the payee for any return premiums we pay.
- b. The premium shown in the Declarations was computed based on rates in effect at the time the policy was issued. On each renewal, continuation or anniversary of the effective date of this policy, we will compute the premium in accordance with our rates and rules then in effect.
- c. Unless otherwise provided by an alternative payment plan in effect with "State Farm Companies", you may continue this policy in force by paying a continuation premium for each successive one-year period. The premium must be:
- (1) Paid to us prior to the anniversary date; and
 - (2) Determined in accordance with Paragraph b. above.

Our forms then in effect will apply.

- d. Undeclared exposures or change in your business operation, acquisition or use of premises may occur during the policy period that are not shown in the Declarations. If so, we may require an additional premium. That premium will be determined in accordance with our rates and rules then in effect.

When you request changes to this policy, or the information or factors used to calculate the premium for this policy changes during the policy period, we may adjust the premium in accordance with the change during the policy period and you must pay any additional premium due within the time we specify.

- e. The premium for this policy may vary based upon:
- (1) The purchase of other insurance from the "State Farm Companies";
 - (2) The purchase of products or services from an organization that has entered into an agreement or contract with the "State Farm Companies". The "State Farm Companies" do not warrant the merchantability, fitness, or quality of any product or service offered or provided by that organization; or
 - (3) An agreement, concerning the insurance provided by this policy, that the "State Farm Companies" has with an organization in which you have a membership, or of which you are a subscriber, licensee, or franchisee.
- f. Your purchase of this policy may allow:
- (1) You to purchase or obtain certain coverages, coverage options, coverage deductibles, coverage limits, or coverage terms on other products from the "State Farm Companies", subject to their applicable eligibility rules; or
 - (2) The premium or price for other products or services purchased by you, including non-insurance products or services, to vary. Such other products or services must be provided by the "State Farm Companies" or by an organization that has entered into an agreement or contract with the "State Farm Companies". The "State Farm Companies" do not warrant the merchantability, fitness or quality of any product or service offered or provided by that organization.

- b. The following conditions are added:

Cancellation

- a. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
- b. **Cancellation Of Policies In Effect For:**
- (1) **Less Than 60 Days**

If this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel this policy by providing to the first Named Insured notice of cancellation at least:

- (a) 10 days before the effective date of cancellation if we cancel for non-payment of premium; or
- (b) 30 days before the effective date of cancellation if we cancel for any other reason.

(2) 60 Days Or More

(a) If this policy has been in effect for 60 days or more or is a renewal of a policy we issued, we may cancel this policy only for one or more of the following reasons:

- i. Nonpayment of premium;
- ii. Your conviction of a crime arising out of acts increasing the hazard insured against;
- iii. Acts or omissions by you or your representative constituting fraud or material misrepresentation in the procurement of this policy, in continuing this policy or in presenting a claim under this policy;
- iv. Substantial change in the risk assumed, except to the extent that we should have reasonably foreseen the change or contemplated the risk in writing the contract;
- v. Substantial breach of contractual duties or conditions;
- vi. Loss of reinsurance applicable to the risk insured against resulting from termination of treaty or facultative reinsurance initiated by our reinsurer or reinsurers;
- vii. Determination by the Director of Insurance that the continuation of the policy would place us in violation of the insurance laws of this state or would jeopardize our solvency; or
- viii. Acts or omissions by you or your representative which materially increase the hazard insured against.

(b) If we cancel, we will provide to the first Named Insured and to the agent, if any, notice of cancellation, stating the reasons for cancellation. We will provide this notice at least:

- i. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
- ii. 45 days before the effective date of cancellation if we cancel for any of the other reasons.

c. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.

d. We will provide notice in accordance with Arizona law.

e. If this policy is cancelled, we will send the first Named Insured any premium refund due. The refund will be pro rata. The cancellation will be effective even if we have not made or offered a refund.

f. If this policy insured more than one Named Insured:

- (1) The first Named Insured may affect cancellation for the account of all insureds; and
- (2) Our notice of cancellation to the first Named Insured is notice to all insureds. Payment of unearned premium to the first Named Insured is for the account of all interests therein.

When We Do Not Renew

a. If we decide not to renew this policy, we will provide to the first Named Insured and to the agent, if any, notice of nonrenewal. We will provide this notice at least 45 days prior to the expiration of this policy.

b. We will provide notice in accordance with Arizona law.

c. If either one of the following occurs, we are not required to provide notice of nonrenewal:

- (1) We or a company within the same insurance group has offered to issue a renewal policy; or
- (2) You have obtained replacement cover- age or agreed in writing to do so.

Renewal

a. If we decide to renew this policy and the renewal is subject to any of the following:

- (1) Increase in premium;
- (2) Change in deductible;

- (3) Reduction in limits of insurance; or
- (4) Substantial reduction in coverage;

we will provide notice of the change(s) to the first Named Insured at least 30 days before the anniversary or expiration date of the policy.

- b. If renewal is subject to any condition described in Paragraphs a.(1) through a.(4) above, and we fail to provide notice 30 days before the anniversary or expiration date of this policy, the following procedures apply:
 - (1) The present policy will remain in effect until the earlier of the following:
 - (a) 30 days after the date the notice is provided; or
 - (b) The effective date of replacement coverage obtained by the first Named Insured.
 - (2) If the first Named Insured elects not to renew, any earned premium for the period of extension of the terminated policy will be calculated pro rata at the lower of the following rates:
 - (a) The rates applicable to the terminated policy; or
 - (b) The rates presently in effect.
 - (3) If the first Named Insured accepts the renewal, the premium increase, if any, and other changes are effective the day following this policy's anniversary or expiration date.

THE FOLLOWING ADDITIONAL PROVISIONS ARE APPLICABLE ONLY TO POLICIES INSURING CONDOMINIUMS:

- 1. Paragraph 2.b. **Mortgageholders** of SECTION I — **CONDITIONS** is amended as follows:

Paragraphs (2), (6) and (7) are replaced by the following:

- (2) If the condominium is terminated, we will pay for covered loss of buildings or structures to each mortgageholder shown in the Declarations in their order of precedence, as interests may appear;

In all other respects, we will pay for loss to buildings or structures to you or the designated insurance trustee in accordance with **Loss Payment** Condition.

- (6) If we cancel this policy, we will provide notice to the mortgageholder at least 30 days before the effective date of cancellation.
- (7) If we do not renew this policy, we will provide notice to the mortgageholder at least 30 days before the expiration date of this policy.

- 2. The following is added to SECTION I AND SECTION II — **COMMON POLICY CONDITIONS**:

Unit-Owner Acts or Omissions

No act or omission by any unit-owner will void the policy or be a condition to recovery under this policy. But this does not apply to unit-owners acting within the scope of their authority on behalf of the association.

All other policy provisions apply.

CMP-4203.3

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Follow these easy steps:

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- Access accounts through the State Farm® mobile app
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Use your smartphone to scan this QR code for detailed instructions.



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Take care of business
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- Log in
- Access your account information
- Use policy documents
- Account information

- Log in to your account
- Access your account information
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STATE FARM FIRE AND CASUALTY COMPANY

Po Box 2915
Bloomington IL 61702-2915

003543 3125

M-24- 2157-FBBB

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LAKE MARY PARK ESTATES HOA
16625 S DESERT FOOTHILLS PKWY
PHOENIX AZ 85048-8470



BALANCE DUE NOTICE

POLICY NUMBER	93-C9-1637-4
Residential Community Association Policy	
DATE DUE	PLEASE PAY THIS AMOUNT
FEB 1 2024	\$762.00

Full payment by Date Due continues this policy to FEB 1 2025

ST-1
0101-1001

PREMIUM	\$	762.00
AMOUNT DUE	\$	762.00

Location: CAMILLE DR & PAULINE DR &
LAKE MARY RD
FLAGSTAFF AZ 86001

Important Message(s)

17 2361 9865

See reverse for important information.
Please keep this part for your record.
Prepared DEC 08 2023

Agent RICHARD SANCHEZ
Telephone (928) 774-0657

↓ Please fold and tear here ↓

MOVING? PLEASE SEE YOUR STATE FARM AGENT.

M2157-FBBB

INSURED	LAKE MARY PARK ESTATES HOA	
POLICY NUMBER	93-C9-1637-4	CONDOMINIUM

PLEASE RETURN THIS PART WITH YOUR CHECK MADE PAYABLE TO STATE FARM

DATE DUE	PLEASE PAY THIS AMOUNT
FEB 1 2024	\$762.00

2409403026

State Farm Insurance Companies
P.O. Box 680001
Dallas, TX 75368-0001



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Prepared: DEC 08 2023
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FIRE BAL DUE	\$762.00	0302
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When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

02-08-2007 (013096a)

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