

<b>Summary of Insurance Coverage:</b>		<b>Autumn Brook Townhomes Association, Inc.</b>	
Company: MidCentury Ins	Policy Number:	<b>604383539</b>	
Habitational Package Policy	Policy Period:	<b>4/1/2026 – 4/1/2027</b>	

Premier Coverage Package - Property			
Coverage Name	Deductible	Limit	
General Property Deductible / Wind-Hail Deductible	<b>25,000 eff. 5/1 / 5%</b>		
Building Amount	Property Deductible	<b>4,848,700</b>	
Unit Owners Coverage	Property Deductible	<b>Inclusive</b>	
Building Contents	Property Deductible	-	
Building Ordinance - Loss in value to undamaged building property (Coverage 1)	Property Deductible	Included	
Building Ordinance – Demolition (Coverage 2)	Property Deductible	<b>371,300</b>	
Building Ordinance - Additional Cost of Construction (Coverage 3)	Property Deductible	<b>424,400</b>	
Mechanical Breakdown	Property Deductible	Bldg Limit	
Extended Replacement Cost (Building)	Property Deductible	<b>Included up to 150% of building</b>	
Building Valuation	Property Deductible	<b>Agreed Amount / 150% ERC</b>	
Backup Sewer & Drain	Property Deductible	<b>300,000</b>	
Specified Property	Property Deductible	<b>10,000</b>	
Association Fee & Extra Expense	None	100,000	
Extra Expense	None	12 Months	
Outdoor Property	Property Deductible	<b>50,000</b>	
Outdoor Signs	500	50,000	
Employee Dishonesty (Fidelity)	500	<b>10,000</b>	
Forgery and Alteration	Property Deductible	2,500	
Money Orders and Counterfeit Paper Currency	Property Deductible	1,000	
Money & Security	500	10,000	
Accounts Receivable	Property Deductible	5,000	
Valuable Paper	Property Deductible	5,000	
Claim Expense Coverage	None	Included	
Debris Removal	Property Deductible	Included	
Electronic Data Processing	Property Deductible	10,000	
Lock Replacement Coverage	None	10,000	
Exterior Building Glass	Property Deductible	Included in Property Limit	
Fire Department Service Charge	None	25,000	
Asbestos Exclusion	Property Deductible	<b>Removed</b>	
Garage Keepers	1,000/5,000	Not Included	
Newly Acquired or Constructed Building	Property Deductible	250,000	
Newly Acquired Personal Property	Property Deductible	100,000	
Personal Effects	Property Deductible	2,500	
Pollutant Cleanup & Removal	Property Deductible	50,000	
Premise Boundary Definition	N/A	100 feet	
Preservation of Property	Property Deductible	30 days	
Limited Collapse	Property Deductible	Included	
Limited Coverage for Fungi, Wet Rot, Dry Rot & Bacteria	Property Deductible	\$15,000	
Water Damage	Property Deductible	Included	
Wind & Hail	Property Deductible	Included	
Employee Practices Liability	D&O Deductible	<b>Included in PrefCAM</b>	

Premier Coverage Package - Liability		
Coverage Name	Deductible	Limit
Liability Limit Per Occurrence	None	1,000,000
Aggregate Limits - All Other Occurrences	None	2,000,000
Aggregate Limits - Products/Completed Operations	None	1,000,000
Medical Payments	None	5,000
Fire/Tenants Liability	None	75,000
Hired Auto Liability	None	1,000,000
Non-Owned Auto Liability	None	1,000,000
Premises and Operations	None	Included
Contractual Liability	None	Included
Employees as an Insured	None	Included
Independent Contractor You Hire	None	Included
Liability for Newly Acquired Locations	None	Included
Limited World-Wide Liability	None	Included
Non-Owned Watercraft	None	Included
Owners Protective Liability	None	Included
Parking Area Liability	None	Included
Personal and Advertising Injury Liability	None	Included
Products and Completed Operations	None	Included
Spouse or Partners as Insureds	None	Included
Supplemental Payments	None	\$250/day limit

Directors & Officers Coverage - -- Policy #		
Coverage Name	Deductible	Limit
Preferred Community Assoc. Management - Per Claim	1,000	1,000,000
Directors and Officers Errors and Omissions Liability		Included
3rd Party Discrimination & Employment Practices Liability		Included
D&O - Broad Named Insured		Included
D&O - Defense Costs in addition to policy limits		Included
D&O - Non-Monetary Defense		Included
D&O - Property Manager		Included

Standalone Crime Coverage - Travelers - Policy # 107821042 - 4/1/26 - 4/1/29		
Coverage Name	Deductible	Limit
Fidelity	500	75,000
Funds Transfer Fraud	500	75,000
Computer Fraud	500	75,000
Social Engineering Fraud	500	100,000

Umbrella Coverage		Self-Insured Retention	Limit
Great Point Insurance Policy # PRP-229824000-02-3231943		-	10,000,000

OTHER / MISCELLANEOUS		Deductible	Limit
Scheduled Auto - Policy # n/a		n/a / n/a	n/a
Inland Marine - Policy # n/a		n/a	n/a
DIC - Policy # Declined - DIC Declined		n/a / n/a	Declined
Work Comp - Policy # TWC4588009, 4/1		n/a	1,000,000/1,000,000/1,000,000
NFIP Flood - Policy # n/a		n/a	n/a

This Summary of Insurance does not constitute a contract between the issuing insurer(s), authorized representative or producer and the holder of this document, nor does it affirmatively or negatively amend, extend, or alter the coverage afforded by the policies listed thereon.