Summary of Insurance Coverage:		**Osprey Reserve Owners Association Inc.**
Company: MidCentury Ins	Policy Number:	**606633837**
Habitational Package Policy	Policy Period:	**11/1/2026 – 11/1/2027**

Premier Coverage Package - Property		
Coverage Name	Deductible	Limit
General Property Deductible / Wind-Hail Deductible	**25,000 / 2%**	
Building Amount	Property Deductible	**20,505,400**
Unit Owners Coverage	Property Deductible	**Inclusive**
Building Contents	Property Deductible	19,100
Building Ordinance - Loss in value to undamaged building property (Coverage 1)	Property Deductible	Included
Building Ordinance – Demolition (Coverage 2)	Property Deductible	**313,800**
Building Ordinance - Additional Cost of Construction (Coverage 3)	Property Deductible	**1,062,900**
Mechanical Breakdown	Property Deductible	Bldg Limit
Extended Replacement Cost (Building)	Property Deductible	**Included up to 150% of building**
Building Valuation	Property Deductible	**Agreed Amount / 150% ERC**
Backup Sewer & Drain	Property Deductible	**300,000**
Specified Property	Property Deductible	**436,000**
Association Fee & Extra Expense	None	100,000
Extra Expense	None	12 Months
Outdoor Property	Property Deductible	**50,000**
Outdoor Signs	500	50,000
Employee Dishonesty (Fidelity)	see Crime	**see Crime**
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	**Removed**
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	**Included in PrefCAM**

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.

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 - included with Farmers – Policy # 606633837		
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 # 106898537 - 4/1/24 - 4/1/27		
Coverage Name	Deductible	Limit
Fidelity	5,000	**300,000**
Funds Transfer Fraud	5,000	300,000
Computer Fraud	5,000	300,000
Social Engineering Fraud	5,000	100,000

Umbrella Coverage	Self-Insured Retention	D&O Incl/Excl & Limit	Limit
Great Point Insurance (includes D&O) Policy # PRP-229824000-02-3235076	-	Includes D&O	**10,000,000**

OTHER / MISCELLANEOUS	Deductible	Limit
Scheduled Auto - Policy # n/a	n/a	**n/a**
Inland Marine - Policy # n/a	n/a	**n/a**
Excess Directors & Officers – n/a	n/a	**n/a**
DIC - Policy # n/a	n/a	**n/a**
Work Comp - Policy # TWC4588011	n/a	**1,000,000/1,000,000/1,000,000**
NFIP Flood - Policy # n/a	n/a	**n/a**