PARAMOUNT
Real Estate Group

COMMERCIAL UMBRELLA LIABILITY COVERAGE

Named Insured:	**Paramount Real Estate Group, Inc.**
Address:	c/o **Paramount Programs, Inc.** 308 Farmington Avenue Farmington, CT 06032
Limits of Insurance:	$10,000,000 Per Occurrence $10,000,000 Other Aggregate $10,000,000 Products/Completed Operations Aggregate
Self Insured Retention:	$0
Insuring Companies:	Midvale Indemnity Company - Admitted
Insured Purchasing Group Member:	Osprey Reserve Owners Association Inc. c/o Summit Resort Group PO Box 678 Frisco, CO 80443
Policy Number:	PRP-229824000-03-3235076
Member Policy Period:	**From: 11/1/2026 To: 11/1/2027** at 12:01 a.m. Standard Time at the address of the Named Participant
Producer:	**Mamich Agency**

NOTE: Members of the Paramount Real Estate Group, Inc. may not be protected by the insurance insolvency guarantee fund and/or insurance laws and regulations of their domiciled or resident state. Receipt of and/or failure to promptly return this Insuring Agreement constitutes acceptance by the Insured listed above to membership in and adherence to the Membership Agreement and Terms and Conditions of Use of the Paramount Real Estate Group, Inc..

Program Administrator:

Great Point Insurance ®
2550 West Tyvola Road, Suite 600
Charlotte, NC 28217
Phone and Fax (203) 763-4944
www.greatpointins.com

These Declarations together with the policy jacket containing the policy provisions, forms and endorsements indicated above; if any, issued form a part thereof, complete the above numbered policy.

COMMERCIAL UMBRELLA LIABILITY COVERAGE

Paramount Real Estate Group, Inc.

FORMS AND ENDORSEMENTS SCHEDULED

Insured Purchasing Group Member:	Osprey Reserve Owners Association Inc.
Policy Number:	PRP-229824000-03-3235076

It is hereby understood and agreed the following forms and endorsements are attached to and are a part of this policy:

Policyholder Notice
Policyholder Notice - Texas
Missouri Policyholder Notice
Montana Policyholder Notice
OFAC Advisory Notice
Policyholder Fraud Warning
Master Policy Declarations – Risk Purchasing Group Commercial Liability Umbrella Coverage
Commercial Liability Umbrella Coverage Form
Common Policy Conditions
Additional Conditions
Additional Conditions - Washington
Calculation of Premium
Terrorism Coverage Disclosure Notice
Form Schedule
Amendment of Insuring Agreement
Amendatory Exclusions
Condominium/Co-operative Directors and Officers Liability Claims-Made Coverage
Condominium/Co-operative Directors and Officers Liability Claims-Made Coverage – Alaska
Condominium/Co-operative Directors and Officers Liability Claims-Made Coverage – South Dakoa
Employee Benefits Liability Limitation Claims Made Version
Garage Keepers Liability Limitation
Schedule of Underlying Insurance
Employee Benefits Liability Limitation Occurrence Based
Exclusion – Human Trafficking
Coverage Enhancement (Program Version – Risk Purchasing Group)
Expenses in Addition to Limits of Insurance
Limits of Insurance Amendment
Limitation – Anti-stacking
Condition – Claims Reporting Amendment
Economic or Trade Sanctions
Knowledge of Occurrence
Additional Definitions
Member Policy Period
Insured and Named Insured Amendatory Endorsement
Amendment of Definition of Retained Limit and Schedule of Retained Limits
Exclusion – Absolute Access, Collection and Disclosure of Non-Public Information
Limitation – Auto Liability
Limitation – Commercial General Liability
Exclusion – Communicable Disease
Exclusion – Condominium and Cooperative Conversion
Exclusion – Construction Operations
Exclusion – Diving Board and Water Slide
Exclusion – Earth Movement
Limitation – Employers Liability

Exclusion – Financial Institutions
Limitation – Foreign Liability
Exclusion – Fungus and Bacteria
Exclusion – Fungus and Bacteria – Alaska
Exclusion – Marine Liability
Exclusion – No Coverage for Sublimits
Exclusion – Pesticide or Herbicide
Exclusion – Pollution and SIR Amendment
Act of Terrorism Self-Insured Retention
Act of Terrorism Self-Insured Retention - Alaska
Exclusion – Water Sports
Concurrent Causation – Alaska
Concurrent Causation - Washington
Limitation to Designated Premises
Exclusion – Designated Ongoing Operations
Exclusion – Cross Suits
Exclusion – EFIS
Oklahoma Changes – Representation or Fraud
Massachusetts Residential Fuel Tank Exclusion
Minnesota Changes
Wisconsin Changes
Louisiana Changes
Wyoming Changes
South Dakota Changes
Michigan Changes
Colorado Changes – Underlying Claims – Made Coverage
Washington Changes
Utah Changes
Florida Changes
Connecticut Changes
Maryland Changes
Pennsylvania Changes
Utah Changes – Common-Interest Association
Kansas Changes
District Of Columbia Changes
New Hampshire Changes – Covered Auto
Missouri Changes
New Hampshire Changes – Premium Audit Condition
Maine Changes – Representation or Fraud
Vermont Changes – Representations or Fraud
Colorado Changes – Representations or Fraud
Georgia Changes
Maine Changes – Bodily Injury Definition
Nevada Changes – Representations or Fraud
Texas Changes
Virginia Changes
Alaska War Liability Exclusion
Arizona Changes – Representations or Fraud
California Changes
Alaska Recording and Distribution of Material or Information in Violation Of Law Exclusion
New Hampshire Changes
Illinois Changes – Cancellation and Nonrenewal
Maryland Changes – Cancellation and Nonrenewal
Florida Changes – Cancellation and Nonrenewal
Missouri Changes – Cancellation and Nonrenewal
Montana Changes – Cancellation and Nonrenewal
Nebraska Changes – Cancellation and Nonrenewal
Rhode Island Changes – Cancellation and Nonrenewal

Kansas Changes – Cancellation and Nonrenewal
District Of Columbia Changes – Cancellation and Nonrenewal
South Carolina Changes – Cancellation and Nonrenewal
West Virginia Changes - Cancellation
New Mexico Changes – Cancellation and Nonrenewal
North Dakota Changes – Cancellation and Nonrenewal
Iowa Changes – Cancellation and Nonrenewal
Michigan Changes – Cancellation and Nonrenewal
Georgia Changes Cancellation and Nonrenewal
California Changes – Cancellation and Nonrenewal
Virginia Changes – Cancellation and Nonrenewal
Nuclear Energy Liability Exclusion Endorsement (Broad Form)
New Hampshire Amendment of Liquor Liability Exclusion – Exception for Scheduled Activities
Alaska Pollution Exclusion
Illinois Changes – Illinois Changes – Pollution Exclusion – Hostile Fire Exception
Arkansas Changes – Multi-Year Policies
Iowa Changes – Notice of Cancellation for Contractors
Alaska Changes – Definition of Metatag
Colorado Changes – Employee Benefits Liability Coverage
Split Excess Uninsured Motorist Coverage Limits – New Hampshire
Delaware Changes – Cancellation and Nonrenewal
Vermont Changes – Civil Union
Wyoming Changes – Defense Costs
Nevada Changes – Domestic Partnership
Indiana Changes – Workers Compensation Exclusion
Pennsylvania Changes – Defense Costs
Alaska Changes – Attorney's Fees
Colorado Changes – Civil Union
Vermont Changes – Statutory Liability
Rhode Island Changes – Prejudgment Interest
New Hampshire Changes – Cancellation and Nonrenewal
Connecticut Changes – Civil Union
New Jersey Changes – Civil Union
Oregon Changes – Domestic Partnership
Illinois Changes – Civil Union
Hawaii Changes – Civil Union
Delaware Changes – Civil Union
Rhode Island Changes – Civil Union
Illinois Changes – Defense Costs
North Dakota Changes – Examination of Your Books and Records
Montana Changes – Conformity with Statutes
Oklahoma Notice
Rhode Island Changes
Arkansas Changes – Transfer of Rights of Recovery Against Others to Us
New Jersey Changes – Cancellation and Nonrenewal
Vermont Changes – Cancellation and Nonrenewal
Colorado Changes – Cancellation and Nonrenewal
Arkansas Changes – Cancellation and Nonrenewal
South Dakota Changes – Cancellation and Nonrenewal
Oklahoma Changes – Cancellation and Nonrenewal
Ohio Changes – Cancellation and Nonrenewal
Pennsylvania Changes – Cancellation and Nonrenewal
Main Changes – Cancellation and Nonrenewal
Tennessee Changes – Cancellation and Nonrenewal
Nevada Changes – Cancellation and Nonrenewal
Wyoming Changes – Cancellation and Nonrenewal
Arizona Changes – Cancellation and Nonrenewal
Connecticut Changes – Cancellation and Nonrenewal

Utah Changes – Cancellation and Nonrenewal
North Carolina Changes – Cancellation and Nonrenewal
Louisiana Changes – Cancellation and Nonrenewal
Indiana Changes – Cancellation and Nonrenewal
Texas Changes – Cancellation and Nonrenewal Provision
Alaska Changes – Cancellation and Nonrenewal
West Virginia Changes – Cancellation
Mississippi Changes – Cancellation and Nonrenewal
Wisconsin Changes – Cancellation and Nonrenewal
Pennsylvania Notice
Kentucky Changes – Cancellation and Nonrenewal
Bowhead Specialty Privacy Notice

COMMERCIAL UMBRELLA LIABILITY COVERAGE

Paramount Real Estate Group, Inc.

SUMMARY OF EXPOSURES COVERED AT INCEPTION

Insured Purchasing Group Member:	Osprey Reserve Owners Association Inc.
Policy Number:	PRP-229824000-03-3235076

Exposure Type	Number	Category
Condo/ Co-Op Units With D&O	18	Location

COMMERCIAL UMBRELLA LIABILITY COVERAGE

Paramount Real Estate Group, Inc.

SUMMARY OF UNDERLYING POLICIES AT INCEPTION

Insured Purchasing Group Member:	Osprey Reserve Owners Association Inc.
Policy Number:	PRP-229824000-03-3235076

COVERAGE	General Liability 1
Carrier	Mid-Century Insurance Company
Limit	$1,000,000 Each Occurrence
.	$2,000,000 General Aggregate
.	$1,000,000 Products / Completed Operations Aggregate Limit
.	$1,000,000 Advertising Injury / Personal Injury (Each Offense)
.	$1,000,000 Hired & Non-owned Auto
.	$1,000,000 Directors & Officers [Not For Profit] - Each Occurrence
.	$2,000,000 Directors & Officers [Not For Profit] - General Aggregate
Term	11/1/2026 to 11/1/2027

COMMERCIAL UMBRELLA LIABILITY COVERAGE

Paramount Real Estate Group, Inc.

LOCATIONS COVERED AT INCEPTION

Insured Purchasing Group Member:	Osprey Reserve Owners Association Inc.
Policy Number:	PRP-229824000-03-3235076

Location	Address	City	State	Zip Code
1	2902-2936 Osprey Reserve	Silverthorne	CO	80498

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Paramount Real Estate Group, Inc.

NAMED INSUREDS COVERED AT INCEPTION

Insured Purchasing Group Member:	Osprey Reserve Owners Association Inc.
Policy Number:	PRP-229824000-03-3235076

No.	Named Insured
1	Osprey Reserve Owners Association Inc.