

Summary of Insurance Coverage:		Ponds at Blue River Owners Association, Inc.	
Company: American Alternative Insurance Company	Policy Number:	CAU530114-3	
Habitational Package Policy	Policy Period:	1/1/26– 1/1/27	

Coverage Package - Property			
Coverage Name	Deductible	Limit	
General Property Deductible / Wind-Hail Deductible	25,000 / 2%		
Per Unit Ice Damming Deductible	25,000		
Building Amount	Property Deductible	61,845,000	
Unit Owners Coverage	Property Deductible	Per CC&Rs - As Conveyed	
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	1,000,000	
Building Ordinance - Additional Cost of Construction (Coverage 3)	Property Deductible	1,500,000	
Mechanical Breakdown	Property Deductible	Bldg Limit	
Extended Replacement Cost (Building)	None	n/a	
Building Valuation	Property Deductible	GRC	
Backup Sewer & Drain	Property Deductible	Bldg Limit	
Specified Property	Property Deductible	Included	
Business Income	Property Deductible	Actual Loss Sustained	
Extra Expense	Property Deductible	12 Months	
Outdoor Property	Property Deductible	20,000	
Employee Dishonesty (Fidelity)	see Crime	see Crime	
Accounts Receivable	Property Deductible	Bldg Limit	
Valuable Paper	Property Deductible	Bldg Limit	
Debris Removal	Property Deductible	300,000	
Electronic Data Processing	Property Deductible	Bldg Limit	
Exterior Building Glass	Property Deductible	Included in Property Limit	
Fire Department Service Charge	None	10,000	
Asbestos Exclusion	Property Deductible	Applies	
Newly Acquired or Constructed Building	Property Deductible	1,000,000	
Pollutant Cleanup & Removal	Property Deductible	25,000 annual aggregate	
Premise Boundary Definition	N/A	1,000 feet	

Coverage Package - Liability		
Coverage Name	Deductible	Limit
Liability Limit Per Occurrence	5,000	2,000,000
Aggregate Limits - All Other Occurrences		2,000,000
Aggregate Limits - Products/Completed Operations		2,000,000
Medical Payments		5,000
Hired Auto Liability		2,000,000
Non-Owned Auto Liability		2,000,000
Premises and Operations		Included
Personal and Advertising Injury Liability		Included
Products and Completed Operations		Included

Coverage Package - Directors & Officers - Travelers, policy #107965396 -		
Coverage Name	Deductible	Limit
Community Association Management Liability - Per Claim	2,500	see D&O
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

Coverage Package - Crime Coverage - Travelers, policy #106896854 - 4/1/24 - 4/1/27		
Coverage Name	Deductible	Limit
Fidelity	500	433,000
Funds Transfer Fraud		433,000
Computer Fraud		433,000
Social Engineering Fraud	5,000	100,000
Forgery and Alteration		Included
Money Orders and Counterfeit Paper Currency		Included

Umbrella Coverage	Self-Insured Retention	Limit
Great Point Insurance (includes D&O), Policy # PRP-229824000-02-3774928	-	15,000,000

OTHER / MISCELLANEOUS	Deductible	Limit
Scheduled Auto - n/a	n/a	n/a
Inland Marine - n/a	n/a	n/a
DIC - Declined		n/a
Work Comp - Technology Insurance Co / TWC4586302 / 4/1/26	n/a	CO Statutory / 1,000,000/1,000,000/1,000,000
NFIP Flood - 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.