

| Summary of Insurance Coverage:                  |                | Hideaway Townhomes Subdivision Homeowners Association |
|---|----------------|---|
| Company: American Alternative Insurance Company | Policy Number: | CAU531118-3   |
| Habitational Package Policy                     | Policy Period: | 1/1/26– 1/1/27  |

| Coverage Package - Property  |                     |                            |
|--|---------------------|----------------------------|
| Coverage Name  | Deductible          | Limit                      |
| General Property Deductible / Wind-Hail Deductible                             | 10,000 / 2%         |                            |
| Per Unit Ice Damming Deductible  | 10,000              |                            |
| Building Amount  | Property Deductible | 50,410,000                 |
| Unit Owners Coverage   | Property Deductible | All-In                     |
| 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      | <b>1,000,000</b> |
| Aggregate Limits - All Other Occurrences         |            | <b>2,000,000</b> |
| Aggregate Limits - Products/Completed Operations |            | <b>1,000,000</b> |
| Medical Payments                                 |            | 5,000            |
| Hired Auto Liability                             |            | <b>1,000,000</b> |
| Non-Owned Auto Liability                         |            | <b>1,000,000</b> |
| Premises and Operations                          |            | Included         |
| Personal and Advertising Injury Liability        |            | Included         |
| Products and Completed Operations                |            | Included         |

| Coverage Package - Directors & Officers - Travelers, policy #107965799 - |            |                    |
|--|------------|--------------------|
| Coverage Name  | Deductible | Limit              |
| Community Association Management Liability - Per Claim                   | 2,500      | <b>see D&amp;O</b> |
| 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 #106896822 - 4/1/24 - 4/1/27 |            |                |
|--|------------|----------------|
| Coverage Name  | Deductible | Limit          |
| Fidelity   | 500        | <b>600,000</b> |
| Funds Transfer Fraud   |            | 600,000        |
| Computer Fraud   |            | 600,000        |
| 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-229824000-02-3172679 | -                      | <b>15,000,000</b> |

| OTHER / MISCELLANEOUS   | Deductible | Limit   |
|---|------------|---|
| <b>Scheduled Auto</b> - n/a   | n/a        | n/a   |
| <b>Inland Marine</b> - n/a  | n/a        | n/a   |
| <b>DIC</b> - Declined   |            | n/a   |
| <b>Work Comp</b> - Technology Insurance Co / <b>TWC4586205 / 4/1/26</b> | n/a        | <b>CO Statutory / 1,000,000/1,000,000/1,000,000</b> |
| <b>NFIP Flood</b> - 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.