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| Summary of Insurance Coverage: | Whispering Pines Ranch Homeowners' Association, Inc. | |
| Company: Truck Insurance Exch | Policy Number: | 604383562 |
| Habitational Package Policy | Policy Period: | 4/1/2026 – 4/1/2027 |

| Premier Coverage Package - Property | | |
|--|---------------------|--|
| Coverage Name | Deductible | Limit |
| General Property Deductible / Wind-Hail Deductible | 5,000 / n/a | |
| Building Amount | Property Deductible | 14,100 |
| Unit Owners Coverage | Property Deductible | PUD |
| 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 | 50,000 |
| Building Ordinance - Additional Cost of Construction (Coverage 3) | Property Deductible | 25,000 |
| Mechanical Breakdown | Property Deductible | Bldg Limit |
| Extended Replacement Cost (Building) | Property Deductible | Included up to 125% of building |
| Building Valuation | Property Deductible | ERC 125% |
| Backup Sewer & Drain | Property Deductible | 5,000 |
| Specified Property | Property Deductible | 10,000 |
| 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) | 500 | 10,000 |
| 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 |

| 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 - Truck Insurance Exch – Policy # 604383562 | | |
|---|------------|-----------|
| 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 # 106896865 - 4/1/24 - 4/1/27 | | |
|--|------------|---------|
| Coverage Name | Deductible | Limit |
| Fidelity | 500 | 100,000 |
| Funds Transfer Fraud | 500 | 100,000 |
| Computer Fraud | 500 | 100,000 |
| Social Engineering Fraud | 500 | 100,000 |

| Umbrella Coverage | | Self-Insured Retention | Limit |
|---|--|------------------------|------------|
| Great Point Insurance Policy # PRP-229824000-02-3235089 | | - | 15,000,000 |

| 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 # TWC4587965, 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.