Summary of Insurance Coverage:	**Timbers on River Run Condominium Association, Inc. The**	
Company: Mid-Century Ins. Co.	Policy Number:	**603282981**
Habitational Package Policy	Policy Period:	**1/1/2026 – 1/1/2027**

Premier Coverage Package - Property		
Coverage Name	Deductible	Limit
General Property Deductible / Wind-Hail Deductible	**25,000 eff 3/1/26 / 2%**	
Building Amount	Property Deductible	**29,203,400**
Unit Owners Coverage	Property Deductible	**Inclusive**
Building Contents	Property Deductible	270,500
Building Ordinance - Loss in value to undamaged building property (Coverage 1)	Property Deductible	Included
Building Ordinance – Demolition (Coverage 2)	Property Deductible	**820,200**
Building Ordinance - Additional Cost of Construction (Coverage 3)	Property Deductible	**2,920,200**
Mechanical Breakdown	Property Deductible	Bldg Limit
Extended Replacement Cost (Building)	Property Deductible	**Included up to 150% of building**
Building Valuation	Property Deductible	**Agreed amount**
Backup Sewer & Drain	Property Deductible	**250,000**
Specified Property	Property Deductible	**115,000**
Association Fee & Extra Expense	None	100,000
Extra Expense	None	12 Months
Outdoor Property	Property Deductible	
Outdoor Signs	500	50,000
Employee Dishonesty (Fidelity)	500	**1,000,000**
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 - – Policy #		
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 - Included with Farmers - Policy # n/a		
Coverage Name	Deductible	Limit
Fidelity	n/a	**Included with Farmers**
Funds Transfer Fraud	n/a	not included
Computer Fraud	n/a	not included
Social Engineering Fraud	n/a	not incldued

Umbrella Coverage	Self-Insured Retention	Limit
Great Point Insurance (Includes D&O) Policy # PRP-229824000-02-3745295	-	**25,000,000**

OTHER / MISCELLANEOUS	Deductible	Limit
Scheduled Auto - Policy # n/a	n/a	**n/a**
Inland Marine - Policy # n/a	n/a	**n/a**
DIC - Policy # 300-00-06-37-0001 - EQ, EM	$25,000	**10,000,000**
Work Comp - Policy #	n/a	**n/a**
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.