

Confirmation of Insurance - Property

Date: 12/15/2025
Insured: Communities First Risk Purchasing Group
Member: Forest Pines Condominium Association
Address: 848 Tanager St. Suite M, Incline Village, NV 89451

Arthur J. Gallagher Risk Management
 Services LLC
 500 N. Brand Blvd, Suite 100
 Glendale, CA 91203
 Telephone: (818) 539-2300
 Facsimile: (818) 539-2301

As instructed we have bound the insurance described below.
 We are holding a binder from the insurance company subject
 to the conditions and terms applying thereto. The policy and
 endorsements will be delivered to you as soon as possible after
 issuance. Please advise if any changes are to be made.
 Very truly yours,

License No. 0D69293

Arthur J. Gallagher Risk Management Services LLC.

EFFECTIVE DATE	EXPIRATION DATE	POLICY NUMBER	COMPANY
12/15/2025	12/15/2026	<i>Refer to the attached List of policy numbers</i>	<i>Refer to the attached list of participating carriers</i>

COVERAGE DESCRIPTION AND AMOUNT/LIMITS

Perils: Risk of Direct Physical Loss or Damage including EQSL & Equipment Breakdown excluding Earthquake & Flood

Property Covered: All Real and Business Personal Property of the Insured, including Business Interruption and Extra Expense and as more fully defined in the policy form.

Values: \$96,018,480 Total Insurable Value
Limit of Liability: \$300,000,000 Per Occurrence
Terrorism: Excluded
Deductibles: AOP: \$25,000 per occurrence
Wildfire: \$150,000 per occurrence
Co-Insurance: Nil
Valuation: Replacement Cost on Real & Personal Property
Forms: AJG Manuscript Form
Conditions: 90 Days Cancellation, except 10 Days for Non-Payment of Premium
Minium Earned Premium: 100%

Premium: Refer to Attached Premium Allocation
Carrier Fee: Refer to Attached Premium Allocation
RPG Membership Fee: Refer to Attached Premium Allocation
CA Surplus Lines Taxes: Refer to Attached Premium Allocation
CA Stamping Fee: Refer to Attached Premium Allocation
Total Premium & Fees: Refer to Attached Premium Allocation

Forest Pines Condominium Association is a member of the Communities First Risk Purchasing Group

*Disclaimer: The coverage outlined above may not confirm to the terms and conditions you requested. Please check carefully, and check the policy(ies) carefully upon receipt. This document is intended for use as evidence that the insurance as described herein, has been effected and shall be subject to all terms and conditions of policy(ies) which will be issued. In the event of any inconsistency between this document and the policy(ies), the terms and provisions of such policy(ies) shall prevail.

BY:
 Victoria Lozano

Named Insured Communities First School Risk Purchasing Group
Member Name: Forest Pines Condominium Association
Effective Date: 12/15/2025 to 12/15/2026

Coverage	Limit	Insurance Carrier	Policy Number	Carrier Participation	Commission	Premium	Carrier Fees	SL Tax	Stamping Fee	Total
Property	\$10M (Primary)	Ironshore Specialty Insurance Company Non-Admitted, AM Best A XV	1000760973-01	20%	11%	\$ 34,029.11	\$ -	\$ 1,020.87	\$ 61.25	\$ 35,111.23
Property	\$10M (Primary)	Steadfast Insurance Company Non-Admitted, AM Best A+ XV	CPP-6834972-00	20%	11%	\$ 37,432.02	\$ -	\$ 1,122.96	\$ 67.38	\$ 38,622.36
Property	\$10M (Primary)	Velocity Specialty Insurance Company Non-Admitted, AM Best A VIII	2025-9008579-01	15%	11%	\$ 25,521.83	\$ 418.75	\$ 778.22	\$ 46.69	\$ 26,765.49
Property	\$25M (Primary)	Underwriters at Lloyds of London Non-Admitted, AM Best A XV	EW0334525	10%	11%	\$ 24,954.68	\$ -	\$ 748.64	\$ 44.92	\$ 25,748.24
Property	\$25M (Primary)	AXIS Surplus Insurance Company Non-Admitted, AM Best A XV	P-001-001801239-01	15%	11%	\$ 32,327.65	\$ -	\$ 969.83	\$ 58.19	\$ 33,355.67
Property	\$25M (Primary)	RPS Adapt Non-Admitted, AM Best A	ADT-000040	20%	11%	\$ 43,103.54	\$ 62.50	\$ 1,294.98	\$ 77.70	\$ 44,538.72
Property	\$15M xs \$10M	Starstone Specialty Insurance Company Non-Admitted, AM Best A XIII	CSP00385203P-00	20%	11%	\$ 10,208.73	\$ -	\$ 306.26	\$ 18.38	\$ 10,533.37
Property	\$15M xs \$10M	Evanston Insurance Company Non-Admitted, AM Best A XV	MKLV5XPR003107	25%	11%	\$ 14,178.80	\$ -	\$ 425.36	\$ 25.52	\$ 14,629.68
Property	\$15M xs \$10M	Swiss Re Corporate Solutions Non-Admitted, AM Best A+ XV	ESP 2006578-00	10%	11%	\$ 8,166.99	\$ -	\$ 245.01	\$ 14.70	\$ 8,426.70
Property	\$50M xs \$25M	Kinsale Insurance Company Non-Admitted, AM Best A XIV	0100418709-0	20%	11%	\$ 13,611.64	\$ 87.50	\$ 410.97	\$ 24.66	\$ 14,134.78
Property	\$50M xs \$25M	MS Transverse Specialty Insurance Company Non-Admitted, AM Best A+ XV	EPR0000230 001	10%	11%	\$ 9,074.43	\$ 125.00	\$ 275.98	\$ 16.56	\$ 9,491.97
Property	\$50M xs \$25M	Ascot Specialty Insurance Company Non-Admitted, AM Best A XV	UB251256A0304	20%	11%	\$ 14,745.95	\$ 87.50	\$ 445.00	\$ 26.70	\$ 15,305.15
Property	\$50M xs \$25M	RPS Eagle - Falls Lake National Insurance Company / Western World Insurance Company Non-Admitted, AM Best A- X	EAGLE310015-AR-XXWX-01	20%	11%	\$ 14,745.95	\$ 125.00	\$ 446.13	\$ 26.77	\$ 15,343.84
Property	\$50M xs \$25M	Ategrity Specialty Insurance Company Non-Admitted, AM Best A- IX	01-B-XP-P00127109-0	10%	11%	\$ 7,486.40	\$ 87.50	\$ 227.22	\$ 13.63	\$ 7,814.75
Property	\$50M xs \$25M	RPS Adapt Non-Admitted, AM Best A	ADT-000044	20%	11%	\$ 13,611.64	\$ 62.50	\$ 410.22	\$ 24.61	\$ 14,108.98
Property	\$225M xs \$75M	Underwriters at Lloyds of London Non-Admitted, AM Best A XV	EW0334625	100%	11%	\$ 71,461.13	\$ -	\$ 2,143.83	\$ 128.63	\$ 73,733.59
AOP Buy Down	AOP Buy Down	Ategrity Specialty Insurance Company Non-Admitted, AM Best A- IX	01-B-DB-P00127029-0	100%	11%	\$ 5,671.52	\$ 60.84	\$ 171.97	\$ 10.32	\$ 5,914.65

RPG FEE \$ 17,000.00
TOTAL PREMIUM \$ 410,579.17