

| Summary of Insurance Coverage: |                | Shores at the Highlands Association Inc. |
|--------------------------------|----------------|--|
| Company: Farmers Ins Exch      | Policy Number: | 605493778                                |
| 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                             | 5,000 / n/a         |                                 |
| Building Amount  | Property Deductible | 107,700                         |
| 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 | 34,100                          |
| Building Ordinance - Additional Cost of Construction (Coverage 3)              | Property Deductible | 13,500                          |
| Mechanical Breakdown   | Property Deductible | Not Included                    |
| Extended Replacement Cost (Building)   | Property Deductible | Included up to 150% of building |
| Building Valuation   | Property Deductible | Replacement cost                |
| Backup Sewer & Drain   | Property Deductible | 5,000                           |
| Specified Property   | Property Deductible | 75,000                          |
| Association Fee & Extra Expense  | None                | 100,000                         |
| Extra Expense  | None                | 12 Months                       |
| Outdoor Property   | Property Deductible | 2,500                           |
| Outdoor Signs  | 500                 | 50,000                          |
| Employee Dishonesty (Fidelity)   | 500                 | 300,000                         |
| 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       |  | NA              |
| 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 - - Policy # |            |  |       |
|--|------------|--|-------|
| Coverage Name                          | Deductible |  | Limit |
| Fidelity                               | n/a        |  | n/a   |
| Funds Transfer Fraud                   | n/a        |  | n/a   |
| Computer Fraud                         | n/a        |  | n/a   |
| Social Engineering Fraud               | n/a        |  | n/a   |