

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/24/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

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|--|-----------------|---|--------------------------------|-----------|--|
| PRODUCER | | CONTACT NAME: SentryWest - EOI | | | |
| SentryWest Insurance P.O. Box 9289 | | IONE /C, No, Ext): 801-272-8468 | FAX (A/C, No): 801-277-3511 | | |
| Salt Lake City UT 84109 | É-N ADI | MAIL DDRESS: eoi@sentrywest.com | | | |
| | | INSURER(S) AFFORDING COVERAGE | | NAIC# | |
| License#: | 1549 INS | surer a : Continental Casualty Company | | 20443 | |
| FAIRSPR-03 Fairway Springs Ski & Golf Villas Owners Association PO Box 2938 | PR-03 INS | surer B: TravelersCasualty&SuretyCo. of | | 31194 | |
| | INS | INSURER c : Federal Insurance Company | | 20281 | |
| Park City UT 84060 | INS | surer D: Selective Insurance Company of | | 12572 | |
| | INS | SURER E : | | | |
| | INS | SURER F: | | | |
| COVERAGES CERTIFICATE NUMBER: 1380780 | 591 | REVISION NUM | /IBER: | | |
| THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD | | | | | |
| INDICATED NOTWITHSTANDING ANY REQUIREMENT TERM OR CONDIT | TION OF | ANY CONTRACT OR OTHER DOCUMENT WITH | 1 RESPECT TO WE | IICH THIS | |

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

| INSR LTR | | TYPE OF INSURANCE | ADDL SUBF | | POLICY EFF (MM/DD/YYYY) | POLICY EXP (MM/DD/YYYY) | LIMIT | s |
|--|-------------------------------------|--|-----------|--|--------------------------------------|--------------------------------------|---|--|
| D | Χ | COMMERCIAL GENERAL LIABILITY | INSD WVD | S 2566812 | 10/17/2024 | 10/17/2025 | EACH OCCURRENCE | \$2.000.000 |
| | | CLAIMS-MADE X OCCUR | | | | | DAMAGE TO RENTED PREMISES (Ea occurrence) | \$ 500,000 |
| | | | | | | | MED EXP (Any one person) | \$ 15,000 |
| | | | | | | | PERSONAL & ADV INJURY | \$2,000,000 |
| | GEN | N'L AGGREGATE LIMIT APPLIES PER: | | | | | GENERAL AGGREGATE | \$4,000,000 |
| | | POLICY X PRO- X LOC | | | | | PRODUCTS - COMP/OP AGG | \$4,000,000 |
| | | OTHER: | | | | | | \$ |
| D | AUT | OMOBILE LIABILITY | | S 2566812 | 10/17/2024 | 10/17/2025 | COMBINED SINGLE LIMIT (Ea accident) | \$1,000,000 |
| | | ANY AUTO | | | | | BODILY INJURY (Per person) | \$ |
| | | OWNED SCHEDULED AUTOS ONLY | | | | | BODILY INJURY (Per accident) | \$ |
| | Χ | HIRED X NON-OWNED AUTOS ONLY | | | | | PROPERTY DAMAGE (Per accident) | \$ |
| | | | | | | | , | \$ |
| С | Χ | UMBRELLA LIAB X OCCUR | | G74817336 | 10/17/2024 | 10/17/2025 | EACH OCCURRENCE | \$ 10,000,000 |
| | | EXCESS LIAB CLAIMS-MADE | | | | | AGGREGATE | \$ 10,000,000 |
| | | DED X RETENTION \$ 0 | | | | | | \$ |
| | | RKERS COMPENSATION EMPLOYERS' LIABILITY | | | | | PER OTH- STATUTE ER | |
| | ANYPROPRIETOR/PARTNER/EXECUTIVE T/N | | N/A | | | | E.L. EACH ACCIDENT | \$ |
| | (Man | CER/MEMBER EXCLUDED? | | | | | E.L. DISEASE - EA EMPLOYEE | \$ |
| | If yes | s, describe under CRIPTION OF OPERATIONS below | | | | | E.L. DISEASE - POLICY LIMIT | \$ |
| D A B | Dire | ket Buildings ctors & Officers Liability lity Bond/Employee Dishonesty | | S 2566812 618981001 0106536086LB | 10/17/2024 10/17/2024 6/7/2022 | 10/17/2025 10/17/2025 6/7/2025 | \$25,000 Deductible \$2,500 Deductible \$2,500 Deductible | \$30,716,199 \$1,000,000 250,000 |
| DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) | | | | | | | | |

Important notice to Unit/Lot Owners:
Under Utah law (57-8-43 Condominium and 57-8a-405 Community Association Act), Regardless of fault, the expense related to the master policy deductible for any covered cause of loss is the unit owners' responsibility. Unit owners should consult with their personal advisors to ensure they have coverage to assist with this expense.

Unit Count: 46 - Residential Association - 100% Replacement Cost

See Attached...

| See Attached | |
|---|--|
| CERTIFICATE HOLDER | CANCELLATION |
| ******For Information Purposes****** | SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. |
| *************************************** | AUTHORIZED REPRESENTATIVE |

| AGENCY | CUSTOMER ID: | FAIRSPR-03 |
|--------|---------------------|------------|
|--------|---------------------|------------|

LOC #:



ADDITIONAL REMARKS SCHEDULE

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| AGENCY | | NAMED INSURED | | | |
|--|---------------|---|--|--|--|
| SentryWest Insurance | | Fairway Springs Ski & Golf Villas Owners Association | | | |
| POLICY NUMBER | | PO Box 2938 Park City UT 84060 | | | |
| | | | | | |
| CARRIER | IAIC CODE | EFFECTIVE DATE: | | | |
| ADDITIONAL DEMARKS | | EFFECTIVE DATE. | | | |
| ADDITIONAL REMARKS | | | | | |
| THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACOR | D FORM, | CLIDANCE | | | |
| FORM NUMBER: 25 FORM TITLE: CERTIFICATE OF L | LIABILITY IN | SURANCE | | | |
| Inflation Guard Included or reviewed annually Wind/Hail Coverage Included Equipment Breakdown Included Ordinance and Law Coverage: A - Included / B - \$500,000 / C - \$500,000 Crime coverage extends to Property Managers Severability of Interests/Separation of Insured Palicy is not peoled with any unpfiliated projects | | | | | |
| Policy is not pooled with any unaffiliated projects 30 Days Notice of Cancellation EXCEPT 10 Days for Non-Payment o | of Premium | | | | |
| Form Type: Special - All-In/Walls-In: As per form CP 00 17 10 12 Coverage includes: "Fixtures, improvement of the control of t | ents and alte | erations that are a part of the building or structure;" | | | |
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