

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 07/15/2021

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).											
PRODUCER						CONTACT Amber Rykal					
McDonald Insurance Agency						PHONE (A/C, No, Ext): FAX (A/C, No): (715) 386-8802					
1810 Crestview Dr						Amber@McDonaldAgencyHudson.com					
Suite 1A						INSURER(S) AFFORDING COVERAGE NAIC #					
Hudson WI 54016					INSURER A: OWNERS					32700	
INSURED						INSURER B:					
Summer Pines Villas					INSURER C:						
	14520 61St Street Ct N				INSURER D :						
					INSURER E :						
Stillwater				MN 55082-6170	INSURER F:						
COVERAGES CER			ATE I	NUMBER: 21-22 Master	REVISION NUMBER:						
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 POLICY EFF POLICY EXP											
LTR	LTR TYPE OF INSURANCE		WVD	POLICY NUMBER		(MM/DD/YYYY)	(MM/DD/YYYY)	LIMIT	S		
	COMMERCIAL GENERAL LIABILITY							EACH OCCURRENCE DAMAGE TO RENTED	\$		
	CLAIMS-MADE X OCCUR							PREMISES (Ea occurrence)	\$ 50,0	00	
								MED EXP (Any one person)	\$ 5,00	0	
Α				5290446700		07/11/2021	07/11/2022	PERSONAL & ADV INJURY	\$		
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	Ψ	0,000	
	POLICY PRO- LOC							PRODUCTS - COMP/OP AGG	Ψ	0,000	
	OTHER:							Directors & Officers of	\$ 2,000,000		
	AUTOMOBILE LIABILITY							COMBINED SINGLE-LIMIT・/ (Ea accident)	\$		
	ANY AUTO							BODILY INJURY (Per person)	\$		
	OWNED SCHEDULED AUTOS							BODILY INJURY (Per accident)	\$		
	HIRED NON-OWNED AUTOS ONLY							PROPERTY DAMAGE (Per accident)	\$		
									\$		
	UMBRELLA LIAB OCCUR							EACH OCCURRENCE	\$		
	EXCESS LIAB CLAIMS-MADE							AGGREGATE	\$		
	DED RETENTION \$								\$		
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE							PER OTH- STATUTE ER			
								E.L. EACH ACCIDENT	\$		
OFFICER/MEMBER EXCLUDED? (Mandatory in NH)		N/A						E.L. DISEASE - EA EMPLOYEE	\$		
If yes, describe under DESCRIPTION OF OPERATIONS below				_				E.L. DISEASE - POLICY LIMIT	\$		
	PROPERTY COVERAGE							Building	\$24,	489,700	
A THEFEREN GOVERNOE				5290446700	6700		07/11/2022	Deductible	\$10,	000	
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)											
CER	RTIFICATE HOLDER		CANC	CANCELLATION							
Kingwood Management 14520 61st St Ct N						SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.					
	14020 0 13t 3t Ot IV				AUTHORIZED REPRESENTATIVE						
Stillwater			MN 55082			Speker fizha O					



July 30, 2021

RE: Summer Pines Villa Condo Assoc Insurance Policy

Dear Unit Owners & Board Members,

This letter is to inform you that your association is covered through OWNERS effective 7/11/2021. Enclosed is a certificate for your reference.

As a unit owner it is important to review these bullet points.

- Unit owners are responsible for securing insurance to cover the interior of their space.
- If you do NOT occupy your unit and are renting it out please make sure you have the correct policy. This exposure is very different from an owner occupied exposure. Please call your agent to make sure you have the correct coverage in force.
- Your deductible may be lower than the master policy. As a result you should make sure your policy will cover the difference if the situation should arise. Loss Assessment or deductible gap coverage is available with most policies at a very minimal premium and MAY cover the difference. Please call your agent for verification. The master policy has a deductible of \$10,000.
- In the event of a claim it is best to contact your personal insurance agent holding your policy first, then notify the property manager: Kingwood Management @ (651)439-7812.

We appreciate the opportunity to represent the association as your insurance agent. It is best to go through the correct channels necessary, but we are available for questions or concerns. My licensed assistant, Darcy Johnson-Otto is a great resource if I am not available.

Best Regards,

Amber Rykal