VILLATC-06 XWAMSINNO

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/31/2025

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 NAME: Kelly Vona
AP Benefit Advisors, LLC - Philadelphia 575 E Swedesford Rd, Suite 200 Wayne, PA 19087	PHONE (A/C, No, Ext): (610) 707-6050 FAX (A/C, No): E-MAIL ADDRESS: Kelly.Vona@assuredpartners.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : American Alternative Insurance	19720
INSURER B :	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED
Villas at Cattail Creek Condominium, Inc.
c/o UTZ Property Management
532 Baltimore Blvd, Suite 405
Westminster, MD 21157

COVERAGES **CERTIFICATE NUMBER:** **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 LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	$ 1,000,000
	CLAIMS-MADE X OCCUR			CAU531832-1	1/1/2026	1/1/2027	DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 1,000,000
							MED EXP (Any one person)	$ 5,000
							PERSONAL & ADV INJURY	$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$
	POLICY PRO-JECT X LOC						PRODUCTS - COMP/OP AGG	$ 1,000,000
	OTHER:							$
A	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$ 1,000,000
	ANY AUTO			CAU531832-1	1/1/2026	1/1/2027	BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	X HIRED AUTOS ONLY / X 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 Y / N						PER STATUTE OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	N / A					E.L. EACH ACCIDENT	$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$
A	Property			CAU531832-1	1/1/2026	1/1/2027	Buildings-GRC	
A	Directors & Officers			CAU531832-1	1/1/2026	1/1/2027	Claims-Made	1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Evidence of Insurance

CERTIFICATE HOLDER

Villas at Cattail Creek Condominium Association
c/o UTZ Property Management
532 Baltimore Blvd, Suite 405
Westminster, MD 21157

CANCELLATION

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: VILLATC-06 XWAMSINNO

LOC #: 0

ADDITIONAL REMARKS SCHEDULE

AGENCY	NAMED INSURED
AP Benefit Advisors, LLC - Philadelphia	Villas at Cattail Creek Condominium, Inc. c/o UTZ Property Management 532 Baltimore Blvd, Suite 405 Westminster, MD 21157
POLICY NUMBER SEE PAGE 1	
CARRIER: SEE PAGE 1 / NAIC CODE: SEE P 1	EFFECTIVE DATE: SEE PAGE 1

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Additional Remarks
Additional Remarks
(A) "Single entity" coverage. No Improvements or Betterments - Original Specifications only
(A) Building Coverage provided on a Guaranteed Replacement Cost basis (Ratable Value: $66,725,000)
(A) Inflation Guard waived due to Guaranteed Replacement Cost
(A) Wind & Hail: Included
(A) Property Deductible $10,000 applies on a per occurence basis for all perils, except ice damming, water damage, and sewer backup, which is $10,000 per unit deductible.
(A) Ordinance or Law: Included as follows:
- -Coverage A: Included in Building Limit
- -Coverage B: $500,000
- -Coverage C: $500,000

(A) Separation of Insured/Severability of Interest: Included.
(A) Boiler & Machinery: Included

(B) Crime: Fidelity/Employee Dishonesty Policy #: 768636572; Policy Term: 1-1-2025 to 1-1-2026; Continental Casualty Company (NAIC: 20443); $1,500,000/Deductible $10,000. Property Manager is included in the definition of "Employee" for the coverage.

Per our records, we are aware of 93 residential units.

Cancellation per MD State Law for policies shown.

Note: All coverage is subject to the policy terms and conditions.