

COMMERCIAL EXCESS LIABILITY BINDER CONFIRMATION

Bind Date:	06/09/2026	To:	Bancorp Insurance
Transaction Type:	Renewal Of: AN1347032	Attention:	Rex Lesueur
Insured Name:	Association of Unit Owners of Ranch Cabins	From:	Jack Jablonski
Policy Term:	06/14/2026 - 06/14/2027	Email:	jackjablonski@xptspecialty.com
Policy Number:	AN1389368		

By accepting this binder, the applicant agrees, represents and warrants that the statements and information contained in the application for insurance and any supplementary information are true and correct and that no facts have been suppressed or misstated. This binder may not include all terms and conditions requested. All other requested terms and conditions are rejected except as set forth in our policy. Please refer to policy for additional terms & conditions. All Certificates of Insurance that are in conjunction with this binder must be issued on an unaltered ACORD form. Such Certificates of Insurance should not be forwarded to the Insurance Company.

1. INSURANCE COMPANY: Nautilus Insurance Company (AM Best A+ XV) www.nautilusinsgroup.com
COVERAGE FORM: Commercial Excess Liability Policy (NE 00 31), Defense In Addition to the Limit of Liability
LIMIT OF INSURANCE: \$ 4,000,000 Each Occurrence Limit/Aggregate

PREMIUM SUMMARY

Premium	\$	3,474.00	Fire Marshall Tax:	\$	11.10
Total Policy Premium	\$	3,474.00	Policy Fee:	\$	225.00
			Surplus Line Service Charge:	\$	10.00
			Surplus Lines Tax:	\$	73.98
			Total Amount Due	\$	3,794.08

Commission: 12.50%

Minimum Earned Premium

If the insured cancels this policy, we will retain no less than \$250 or 25% of the Total Premium, whichever is greater.

Privacy Notice

For information about how we collect, use, and share personal information, and to make a consumer request, see our Privacy Policy at: <https://www.berkley.com/privacy>. For California consumers' rights, see our California Consumer Privacy Policy (CCPA) at: <https://www.berkley.com/privacy#californiaCollectionAtNotice>.

CONFIDENTIALITY NOTICE: The transmitted documents contain private, privileged and confidential information belonging to the sender. The information therein is solely for the use of the addressee. If your receipt of this transmission has occurred as the result of an error, please immediately notify us so we can arrange for the return of the original documents. In such circumstances, you are advised that you may not disclose, copy, distribute or take any other action in reliance on the information transmitted.

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2. ADDITIONAL REQUIREMENTS:

Quote based on expiring. If any changes in operations, an updated application is required. Signed & dated TRIA and Diligent Search Form required at bind. Review all forms carefully as new mandatory forms may have been added. Subject to Audit - Audits adjusted upwards only. With your order to bind, we need confirmation your office collected the 25% deposit plus full payment of taxes & fees.

The following is required within 60 days of binding:

- Fully completed and signed ACORD Sections 125 & 131. Section 125 should include Loss History.
- If ACORD Section 125 does not indicate Loss History, provide 5 year loss runs.
- Supplemental Application for the following class groups: Apartments; Dwellings; Condominium/Townhouse/ Homeowner Associations; Hotel/Motel; Residential Property Managers; Contractors
- Complete copies of all applicable Underlying Policies. If EL is covered, we will accept the Declarations page only.
- Signed Terrorism Acceptance/Rejection Form.

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3. SCHEDULE OF UNDERLYING INSURANCE:

Commercial General Liability (01) \$ 1,000,000 Each Occurrence
\$ 2,000,000 General Aggregate
\$ 2,000,000 Products-Completed Operations Aggregate
\$ 1,000,000 Personal & Advertising Injury - Any one person or organization

Hired and Non-Owned Auto Liability \$ 1,000,000 Combined Single Limit

Other:

Underlying carrier must be Best's A- V or better.

**Complete copies of all scheduled policies are due to the Insurance Company within 60 days of binding.
Captives, Master Policies, Risk Retention Groups, Self-Insured Funds, etc. are not acceptable.**

4. SCHEDULE OF FORMS AND ENDORSEMENTS:

Form Number	Form Title
<u>JNE0944</u>	(07/20) NIC Commercial Excess Liability Policy Jacket
<u>DNE2110</u>	(01/19) Nautilus Excess Liability Policy Declarations
<u>DE2510</u>	(10/21) Schedule Of Underlying Insurance
<u>EU0005</u>	(10/14) Schedule of Forms
<u>NE0031</u>	(01/19) Commercial Excess Liability Policy
<u>E609</u>	(09/21) Economic or Trade Sanctions Endorsement
<u>E906</u>	(02/21) Service of Suit
<u>E915</u>	(09/21) U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders
<u>E919</u>	(09/23) Privacy Notice
<u>NE0062</u>	(01/19) Exclusion - Employee Benefits Liability
<u>NE0069</u>	(01/19) Exclusion - Owned Auto
<u>NE0074</u>	(03/22) Exclusion - Employer's Liability
<u>NE0082</u>	(01/19) Exclusion of Certified Acts of Terrorism
<u>NE0095</u>	(03/22) Exclusion - Cyber Incident
<u>NE0101</u>	(01/19) Exclusion - Professional Services
<u>NE0134</u>	(10/21) Exclusion - Communicable or Infectious Disease
<u>NE0137</u>	(12/21) Conditional Exclusion - Swimming Pool Barrier Requirement
<u>NE0142</u>	(03/25) Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS) Exclusion
<u>NE0144</u>	(04/23) Exclusion - Biometric Information
<u>NE0145</u>	(11/23) Exclusion - Damage to Premises Rented to You
<u>NE0146</u>	(11/23) Exclusion - Manned and Unmanned Aircraft
<u>NE0147</u>	(05/24) Exclusion - Human Trafficking
<u>NE0151</u>	(11/25) Exclusion - War

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***Exclusions Built Into The Commercial Excess Liability Policy (NE 00 31)**

Asbestos, Automobile First Party, Uninsured/Underinsured Motorists, ERISA, Employment-Related Practices, Fungi or Bacteria, Lead, Medical Payments, Named Insured versus Named Insured, Nuclear Energy Liability, Pollution, Recording and Distribution of Material or Information in Violation of Law, Silica, Sublimited Coverage, War, Workers' Compensation.

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