



ATEGRITY SPECIALTY INSURANCE COMPANY
14000 N. Pima Road, Suite 200
Scottsdale, AZ 85260
Telephone: 480.237.2417



SIGNATURE ENDORSEMENT

Coverage afforded by this policy is provided by the Ategrity Specialty Insurance Company, as named in the Declarations. In Witness Whereof, Ategrity Specialty Insurance Company has caused this policy to be executed and attested.

By signing and delivering this policy to you, we state that it is a valid contract when signed below by our authorized representatives.

Secretary

A handwritten signature in black ink, appearing to read "Just G. G.", written over a horizontal line.

President

A handwritten signature in black ink, reading "Chris Scharuk", written over a horizontal line.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.



ATEGRITY SPECIALTY INSURANCE COMPANY

14000 N. Pima Road, Suite 200, Scottsdale, AZ 85260

COMMON POLICY BINDER

POLICY NO: 01-B-PK-P20109555-02
RENEWAL OF: 01-B-PK-P20109555-01

ACCOUNT NUMBER:

NAMED INSURED AND MAILING ADDRESS

Association of Unit Owners of Ranch Cabins DBA AUO of
Ranch Cabins or "Ranch Cabins"
18160 Cottonwood Rd PMB 165
Sunriver OR 97707

AGENCY NUMBER: 0000003108

AGENCY AND MAILING ADDRESS

XPT Partners, LLC DBA: XPT Specialty
6300 Canoga Ave, #910
Woodland Hills California 91367

POLICY PERIOD: FROM 06/14/2026 TO 06/14/2027 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

Form of Business: Other

Business Description: Residential condominium

Minimum Earned Premium: 25%

TERRORISM RISK INSURANCE ACT CHARGES IS Rejected

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED.

	PREMIUM
COMMERCIAL GENERAL LIABILITY COVERAGE PART	\$2,500 MP
COMMERCIAL PROPERTY COVERAGE PART	\$11,947
COMMERCIAL INLAND MARINE COVERAGE PART	Not Applicable
LIQUOR LIABILITY COVERAGE PART	Not Applicable
CRIME AND FIDELITY COVERAGE PART	Not Applicable
Policy Premium	\$14,447

POLICY NO: 01-B-PK-P20109555-02
NAMED INSURED: Association of Unit Owners of Ranch Cabins

EFFECTIVE DATE: 06/14/2026
AGENT: XPT Partners, LLC DBA: XPT Specialty

TRIA - OPTIONAL COVERAGE	REFER ASIC-NOT-0004
ADMINISTRATIVE FEE	\$150.00
TOTAL	\$14,597.00

FORMS AND ENDORSEMENTS APPLICABLE TO ALL COVERAGE PARTS: See Forms Schedule

THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE FORM(S), FORMS AND ENDORSEMENTS, AND SUPPLEMENTAL FORM DECLARATION(S), IF ANY, COMPLETE THE ABOVE NUMBERED POLICY.



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14000 N. Pima Road, Suite 200, Scottsdale, AZ 85260

GENERAL LIABILITY

BINDER

POLICY NO: 01-B-PK-P20109555-02
NAMED INSURED: Association of Unit Owners of Ranch Cabins

EFFECTIVE DATE: 06/14/2026
AGENT: XPT Partners, LLC DBA: XPT Specialty

ACCOUNT NUMBER:
NAMED INSURED AND MAILING ADDRESS

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AUDIT FREQUENCY: Not Applicable

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

COMMERCIAL GENERAL LIABILITY COVERAGE

LIMITS OF INSURANCE	
GENERAL AGGREGATE	\$2,000,000
PRODUCTS - COMPLETED OPERATIONS AGGREGATE	\$2,000,000
PERSONAL INJURY & ADVERTISING INJURY	\$1,000,000
EACH OCCURRENCE	\$1,000,000
DAMAGE TO PREMISES RENTED TO YOU	\$100,000 ANY ONE PREMISES
MEDICAL EXPENSE	Excluded ANY ONE PERSON

DEDUCTIBLE	
Deductible Endorsement	\$1,000

LOCATION OF ALL PREMISES YOU OWN, RENT OR OCCUPY:

- 1 57500 W Cascade Rd, Sunriver , OR 97707
- 2 57500 West Cascade Rd, Sunriver , OR 97707

Loc	Coverage	Class	CC	PremBase	Exp	Premises Rate	Product Rate	Other Rate	Premium
1	Premises/Product	Condominiums - residential (association risk only) Products-completed operations are subject to the General Aggregate Limit	62003	Number of Units	39	30.93			\$1,135
2	Premises/Product	Swimming Pools - NOC Products-completed operations are subject to the General Aggregate Limit	48925	Number of Swimming Pools	1	964.76			\$1,135

ADDITIONAL & OPTIONAL COVERAGES

FORM #	COVERAGE DESCRIPTION	PREMIUM
ASIC-GL-0030	Hired Auto	\$ 115 Included
ASIC-GL-0030	Nonowned Auto	\$ 115 Included

INCLUDED IN MP, ADDITIONAL COVERAGE(S)	\$ 230
GENERAL LIABILITY PREMIUM MINIMUM PREMIUM	\$2,500

FORMS AND ENDORSEMENTS

APPLYING TO THIS COVERAGE PART AND MADE PART OF THIS POLICY AT TIME OF ISSUE:See Forms Schedule

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ATEGRITY SPECIALTY INSURANCE COMPANY

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COMMERCIAL PROPERTY

BINDER

POLICY NO: 01-B-PK-P20109555-02

New

POLICY NO: 01-B-PK-P20109555-02

NAMED INSURED: Association of Unit Owners of Ranch Cabins

EFFECTIVE DATE: 06/14/2026

AGENT: XPT Partners, LLC DBA: XPT Specialty

POLICY PERIOD: FROM 06/14/2026 TO 06/14/2027 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

Primary Layer : NA

LOCATION:1 BUILDING:1

PREMIUM:\$4,197

PROPERTY AT YOUR PREMISES

ADDRESS: 57500 West Cascade Rd Units 1-14 Ranch Cabins Sunriver OR,97707

OCCUPANCY: 0333 - Condominiums - residential (association risk only)

YEAR BUILT: 1973

NUMBER OF STORIES: 2

ROOF TYPE: Asphalt Shingle

PROTECTION CLASS: 03

CONSTRUCTION: FRAME

COVERAGES PROVIDED

INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH AN AMOUNT OF INSURANCE IS SHOWN

BUILDING

LOC	BLD	COVERAGE	CAUSE OF LOSS	AOP DED	WIND/HAIL DED	LIMIT OF INSURANCE	PREMIUM
1	1	Building	Special Excluding Theft	\$2,500	\$2,500	\$839,307	\$4,197
COINSURANCE: NA					VALUATION: Replacement Cost		

LOCATION:2 BUILDING:1

PREMIUM:\$1,177

PROPERTY AT YOUR PREMISES

ADDRESS: 57500 West Cascade Rd Units 19-22 Ranch Cabins Sunriver OR,97707

OCCUPANCY: 0331 - Condominiums - residential (association risk only)

YEAR BUILT: 1973

NUMBER OF STORIES: 2

ROOF TYPE: Asphalt Shingle

PROTECTION CLASS: 03

CONSTRUCTION: FRAME

COVERAGES PROVIDED

INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH AN AMOUNT OF INSURANCE IS SHOWN

BUILDING

LOC	BLD	COVERAGE	CAUSE OF LOSS	AOP DED	WIND/HAIL DED	LIMIT OF INSURANCE	PREMIUM
2	1	Building	Special Excluding Theft	\$2,500	\$2,500	\$235,423	\$1,177
COINSURANCE: NA					VALUATION: Replacement Cost		

LOCATION:3 BUILDING:1

PREMIUM:\$1,052

PROPERTY AT YOUR PREMISES		
ADDRESS: 57500 West Cascade Rd Units 15-18 Ranch Cabins Sunriver OR,97707		
OCCUPANCY: 0331 - Condominiums - residential (association risk only)		
YEAR BUILT: 1973	NUMBER OF STORIES: 2	ROOF TYPE: Asphalt Shingle
PROTECTION CLASS: 03	CONSTRUCTION: FRAME	

COVERAGES PROVIDED							
INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH AN AMOUNT OF INSURANCE IS SHOWN							

BUILDING							
LOC	BLD	COVERAGE	CAUSE OF LOSS	AOP DED	WIND/HAIL DED	LIMIT OF INSURANCE	PREMIUM
3	1	Building	Special Excluding Theft	\$2,500	\$2,500	\$210,493	\$1,052
COINSURANCE: NA					VALUATION: Replacement Cost		

LOCATION:4 BUILDING:1

PREMIUM:\$3,739

PROPERTY AT YOUR PREMISES		
ADDRESS: 57500 West Cascade Rd Units 28 - 39 Ranch Cabins Sunriver OR,97707		
OCCUPANCY: 0331 - Condominiums - residential (association risk only)		
YEAR BUILT: 1973	NUMBER OF STORIES: 2	ROOF TYPE: Asphalt Shingle
PROTECTION CLASS: 03	CONSTRUCTION: FRAME	

COVERAGES PROVIDED							
INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH AN AMOUNT OF INSURANCE IS SHOWN							

BUILDING							
LOC	BLD	COVERAGE	CAUSE OF LOSS	AOP DED	WIND/HAIL DED	LIMIT OF INSURANCE	PREMIUM
4	1	Building	Special Excluding Theft	\$2,500	\$2,500	\$747,710	\$3,739
COINSURANCE: NA					VALUATION: Replacement Cost		

LOCATION:5 BUILDING:1

PREMIUM:\$1,477

PROPERTY AT YOUR PREMISES		
ADDRESS: 57500 West Cascade Rd Units 23-27 Ranch Cabins Sunriver OR,97707		
OCCUPANCY: 0331 - Condominiums - residential (association risk only)		
YEAR BUILT: 1973	NUMBER OF STORIES: 2	ROOF TYPE: Asphalt Shingle
PROTECTION CLASS: 03	CONSTRUCTION: FRAME	

COVERAGES PROVIDED							
INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH AN AMOUNT OF INSURANCE IS SHOWN							

BUILDING							
LOC	BLD	COVERAGE	CAUSE OF LOSS	AOP DED	WIND/HAIL DED	LIMIT OF INSURANCE	PREMIUM
5	1	Building	Special Excluding Theft	\$2,500	\$2,500	\$295,461	\$1,477
COINSURANCE: NA					VALUATION: Replacement Cost		

LOCATION:6 BUILDING:1

PREMIUM:\$305

PROPERTY AT YOUR PREMISES

ADDRESS: 57500 W Cascade Rd Sunriver OR,97707

OCCUPANCY: 0567 - Swimming Pool Servicing

YEAR BUILT: 1973

NUMBER OF STORIES: 1

ROOF TYPE: Asphalt Shingle

PROTECTION CLASS: 01

CONSTRUCTION: FRAME

COVERAGES PROVIDED

INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH AN AMOUNT OF INSURANCE IS SHOWN

BUILDING

LOC	BLD	COVERAGE	CAUSE OF LOSS	AOP DED	WIND/HAIL DED	LIMIT OF INSURANCE	PREMIUM
6	1	Building	Special Excluding Theft	\$2,500	\$2,500	\$36,000	\$180
COINSURANCE: NA					VALUATION: Replacement Cost		

BUSINESS PERSONAL PROPERTY

LOC	BLD	COVERAGE	CAUSE OF LOSS	AOP DED	WIND/HAIL DED	LIMIT OF INSURANCE	PREMIUM
6	1	Business Personal Property	Special Excluding Theft	\$2,500	\$2,500	\$30,092	\$125
COINSURANCE: NA					VALUATION: Replacement Cost		

Property Premium Subtotal	\$11,947
Optional Coverages Premium	NA
Total Property Premium	\$11,947

FORMS AND ENDORSEMENTS APPLICABLE TO ALL COVERAGE PARTS: See Forms Schedule

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Woodland Hills California 91367

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POLICY FORMS

ASIC-AF-0000	07 25	Cover Page
ASIC-AF-0003	01 23	Service Of Suit Clause
ASIC-AF-0004	09 18	Minimum Earned Cancellation Premium
ASIC-AF-0027	05 25	Signature Endorsement
ASIC-GL-0014	07 18	Classification Limitation
ASIC-GL-0015	12 21	Punitive Or Exemplary Damages Exclusion
ASIC-GL-0026	08 18	Contractors Special Conditions
ASIC-GL-0027	07 19	Minimum And Advance Premium Endorsement
ASIC-GL-0029	08 18	Amendment Of Conditions (nonrenewal)
ASIC-GL-0030	08 18	Hired Auto
ASIC-GL-0030	08 18	Nonowned Auto
ASIC-GL-0031	08 18	Continuing Or Ongoing Damage Exclusion
ASIC-GL-0037	01 25	Premium Audit
ASIC-GL-0038	08 18	Amendment Of Nonpayment Cancellation Condition
ASIC-GL-0039	08 18	Lead Contamination Exclusion
ASIC-GL-0040	08 18	Asbestos Exclusion
ASIC-GL-0045	08 18	Marijuana Cannabis Liability Exclusion
ASIC-GL-0050	08 18	Hydraulic Fracturing Exclusion
ASIC-GL-0057	07 20	Animal Exclusion
ASIC-GL-0062	08 18	Communicable Disease Exclusion
ASIC-GL-0065	04 19	Total Firearms Exclusion
ASIC-GL-0069	08 18	Known Injury Or Damage Exclusion - Personal And Advertising Injury
ASIC-GL-0071	08 18	Amendment To Other Insurance Condition
ASIC-GL-0085	03 23	Total Pollution Exclusion Endorsement
ASIC-GL-0089	08 18	Multi-unit Habitational Conversion Exclusion
ASIC-GL-0099	08 18	Athletic Or Sports Participant Exclusion
ASIC-GL-0100	08 18	Exclusion - Vermin
ASIC-GL-0109	09 18	Deductible Endorsement
ASIC-GL-0149	05 19	Exclusion - Human Trafficking
ASIC-GL-0151	06 19	Cross Liability Exclusion
ASIC-GL-0172	08 22	Controlled Substance Exclusion
ASIC-GL-0173	01 25	Exclusion Interior Building Settling, Cracking and/or Collapse
ASIC-GL-0174	09 22	Trampoline And Inflatable Exclusion
ASIC-GL-0175	09 22	Exclusion - Water Related Bodily Injury And Property Damage



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ASIC-GL-0177	09 22	Conditional Exclusion - Swimming Pool Barrier Requirement
ASIC-GL-0180	10 22	Exclusion - Electromagnetic Radiation
ASIC-GL-0181	10 22	Occupational Disease Exclusion
ASIC-GL-0185	03 23	Exclusion Unmanned Aircraft
ASIC-GL-0230	08 24	Premium Audit Noncompliance
ASIC-GL-0232	08 24	Infringement Of Copyright, Patent, Trademark Or Trade Secret - Exclusion
ASIC-NOT-0002	09 22	Claim Reporting Information
ASIC-NOT-0004	12 20	Policyholder Disclosure - Notice Of Terrorism Insurance Coverage
ASIC-NOT-0026	05 24	Notice To The Insured - Surplus Lines
ASIC-PR-0008	09 18	Collectible(s) Purchase Price Endorsement
ASIC-PR-0011	10 24	Wind Or Hail Deductible
ASIC-PR-0017	09 18	Used Or Pre-owned Merchandise Valuation Clause
ASIC-PR-0030	06 24	Replacement Cost - Roof Exclusion
ASIC-PR-0032	01 19	Marijuana/cannabis Exclusion
ASIC-PR-0040	02 19	Pledged Personal Property Coverage An Valuation Condition
ASIC-PR-0043	08 22	Earthquake Sprinkler Leakage Exclusion
ASIC-PR-0044	10 24	Maintenance Of Heat Condition
ASIC-PR-0049	02 26	Multi Peril Exclusion
CG 00 01	04 13	Commercial General Liability Coverage Form
CG 20 02	11 85	Additional Insured - Club Members
CG 20 04	11 85	Additional Insured - Condominium Unit Owners
CG 21 07	05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability - Limited Bodily Injury
CG 21 35	10 01	Exclusion - Coverage C - Medical Payments
CG 21 47	12 07	Exclusion Employment-related Practices
CG 21 67	12 04	Exclusion Fungi Or Bacteria
CG 21 73	01 15	Exclusion Of Certified Acts Of Terrorism
CG 21 86	12 04	Exclusion Exterior Insulation Finishing Systems
CG 24 26	04 13	Amendment Of Insured Contract Definition
CP 00 10	10 19	Building And Personal Property Coverage Form
CP 00 17	10 12	Condominium Association Coverage Form
CP 00 90	02 00	Commercial Property Conditions (includes Restrictions For Abridgments) - Oregon
CP 01 40	07 06	Exclusion Of Loss Due To Virus Or Bacteria
CP 02 99	06 07	Cancellation Changes
CP 10 30	09 17	Causes Of Loss - Special Form



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CP 10 33	10 12	Theft Exclusion
CP 10 56	06 07	Sprinkler Leakage Exclusion
CP 10 75	12 20	Cyber Incident Exclusion
IL 00 17	11 98	Common Policy Conditions
IL 00 21	09 08	Nuclear Energy Liability Exclusion
IL 01 42	09 08	Oregon Changes - Domestic Partnership
IL 09 53	01 15	Exclusion Of Certified Acts Of Terrorism



XPT Partners

Dept 2060, PO Box 986500, Boston, MA 02298-6500

Phone: (972) 702-0500 and (888) 977-3255

Bill To: AGT7175	Insured: 4327201	Agent: AGT7175	CSR: JackJablonsk	Acct Exc: RachelGary
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Digital Insurance LLC
300 Galleria Parkway Suite 1100
Atlanta, GA 30339
PH: (541) 536-1726 / FAX: (541) 536-1568

Attn: Morgan Tuttle

INVOICE	Invoice Date:	Invoice Number:	Page:
	06/09/2026	419412	1

Insured: Association of Unit Owners of Ranch Cabins	INVOICE PAYMENT Payment Due On: 07/08/2026
DBA: AUO of Ranch Cabins or Ranch Cabins	

Insurance Company:	Policy Number:	Effective:	Expires:
Ategrity Specialty Insurance Company	01BPKP2010955502	06/14/2026	06/14/2027

Type of Transaction	Line of Business	Comp ID	Amount	Comm(\$)	Net Due
Commercial General Liability	REN Commercial Package Policy	R0279	\$2,500.00	\$312.50	\$2,187.50
Commercial Property	REN Commercial Package Policy	R0279	\$11,947.00	\$1,493.38	\$10,453.62
Fire Marshal Tax	FMT Commercial Package Policy	T0015	\$44.54	\$0.00	\$44.54
SLSC	SLSC Commercial Package Policy	T0016	\$10.00	\$0.00	\$10.00
Surplus Lines Tax	SLT Commercial Package Policy	T0015	\$296.94	\$0.00	\$296.94
Carrier Policy Fee	CPF Commercial Package Policy	R0279	\$150.00	\$0.00	\$150.00
Policy Fee	FEE Commercial Package Policy	DWSS	\$250.00	\$0.00	\$250.00

Payments/Adjustments

Amount Invoiced:	Payments/Adj	Comm %	Commission	Current Balance
\$15,198.48	\$0.00	12.50	\$1,805.88	\$13,392.60

Note:

Please make a payment at the following <https://xptpartners.epaypolicy.com/>

Agency Bill