



RT Specialty
2375 130th Avenue NE
Ste 200
Bellevue, WA 98005
Ryan Rosas

Confirmation of Insurance

October 08, 2025

Aldrich Insurance and Financial Services

Attn: Benjamin Menzer
10004 Cortez Blvd Weeki Wachee, FL 34613

Insured: Oakwood Acres Property Owners' Association, Inc
4452 Hansen Trail
Brooksville, FL 34604

Policy #: APP51336257

Policy Period: 10/08/2025 12:01 AM To 10/08/2026 12:01 AM

Coverage: Management Liability

Issuing Company: United States Liability Insurance Company

This is to confirm that we have procured coverage for the above captioned insured per your instructions, subject to all terms and conditions from the insurance carrier as attached:

Note :

Minimum earned premium may apply to this policy (please refer to the attached documents for specifics). All fees are fully earned at inception.

Please review all attached documents for details regarding any additional premium charges, minimum, deposit, audit and/or cancellation provisions.

This insurance is subject to all terms and conditions of the cover note, certificate of insurance and/or policy which may be issued.

This Confirmation of Insurance shall be automatically terminated and voided by delivery of the cover note, certificate of insurance or policy to the insured or its representative.

Thank you for your business.

Regards,

Ryan Rosas
Broker - PC
RT Specialty
Ryan.Rosas@rtspecialty.com

Paul Laughlin
Broker Assistant
RT Specialty
Paul.Laughlin@rtspecialty.com



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Cost Summary

Management Liability Premium	\$1,200.00
FIGA	\$12.00
Total Policy Cost	\$1,212.00

Minimum Earned

Note: There may be a minimum earned on this policy. Please refer to the attached documents for more details on the minimum earned percentage.

Agent Commission: 6.00%

Disclosures

RT Specialty is typically compensated through commission from the insurer for the placement of policies in most transactions. The amount of the commission varies by insurance line and by carrier. RT Specialty might also receive additional compensation. In order to place the insurance requested we may charge a reasonable fee for additional services such as performing a risk analysis, comparing policies, processing submissions, communication expenses, inspections, working with underwriters on the coverage proposal, issuing policies, or servicing the policy after issuance. Any fees charged are fully earned at inception of the policy. Third-party inspection or other fees may be separately itemized upon request. Our fees are applied to new policies, renewal policies, and endorsements. Fees applicable to each renewal and endorsement will be set forth in the quotes. It is the insurance carrier's decision whether to offer the insurance quoted, and your client's decision whether to accept the quote. Our fee is not imposed by state law or the Insurer.

Depending upon the Insurer involved with your placement, we might also have an agreement with the Insurer that we are proposing for this placement that might pay us future additional compensation. This compensation could be based on formulas that consider the volume of business placed with the Insurer, the profitability of that business, how much of the business is retained for the Insurer's account each year, and potentially other factors. The agreements frequently consider total eligible premium from all clients placed during a calendar year and any incentive or contingent compensation is often received at a future date. Because of variables in these agreements, we often do not have an accurate means at the time of placement to determine the amount of any additional compensation that might be attributable to any single placement. You, as the retail broker with the direct relationship with the Insured, must comply with all applicable laws and regulations related to disclosure of and consent and agreement to, compensation, and informing the Insured that it may request more information about producer or broker compensation that might be paid in connection with the Insured's placement. If we request a copy of any legally required insured consent or agreement, you will provide us with a copy. If you need additional information about the compensation arrangements for services provided by RT Specialty affiliates, please contact your RT Specialty representative.

RT Specialty is a division of RSG Specialty, LLC. RSG Specialty, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty Group, LLC. In California: RSG Specialty Insurance Services, LLC (License #0G97516).



* BINDER *
10/08/2025

Renewal Of: NEW

Insured: OAKWOOD ACRES PROPERTY OWNERS' ASSOCIATION, INC.

Mailing 15331 CORTEZ BLVD
Address: BROOKSVILLE, FL 34613

NOTE: This policy will be billed by the Company in 1 installment. Do not bill or collect the down payment.
Next year's renewal is set up to be Direct Billed.

Thank you for your order to bind. We appreciate your business! We have bound the below coverage. Policy to Follow Shortly

POLICY INFORMATION

COMMUNITY ASSOCIATION PRODUCT POLICY		
Policy Number:	CAP1572464	
Policy Period:	10/08/2025 to 10/08/2026	
Carrier:	United States Liability Insurance Company	
Status:	Admitted	
A.M. Best Rating:	A++ (Superior) - XIV	
COVERAGE PART		PREMIUM
Directors And Officers Liability - D&O/EPL		\$1,200.00
Community Association Directors & Officers Liability Each Claim Limit		\$1,000,000
Community Association Directors & Officers Liability In The Aggregate Limit		\$1,000,000
Community Association Directors & Officers Liability Retention		\$1,000
POLICY PREMIUM		\$1,200.00
ADDITIONAL COSTS		
FIGA Surcharge		\$12.00
TOTAL		\$1,212.00

APPLICABLE FORMS & ENDORSEMENTS

The following forms apply to the policy

CAP 08/15	Community Association Directors & Officers Liability Coverage Form	CAP APP 08/15	Community Association Directors and Officers Application - All States
CAP FL 02/16	Florida State Amendatory Endorsement	CAP-235 08/15	Data Breach & Identity Theft Endorsement
CAP-238 08/17	Amend Definition of Organization	Jacket FL 12/19	Policy Jacket
PL 1 PFAS 03/23	Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (Pfas)		