



RT Specialty
5605 Glenridge Dr
Ste 400
Atlanta, GA 30342
Nate Gantt
980-483-1471

Confirmation of Insurance

January 30, 2026

Dodge Partners Insurance, LLC

Attn: Henry Smith
13321 California Street, Suite 305 Omaha, NE 68154

Insured: Golden Hills Homeowner Association
3309 Comstock Avenue
Bellevue, NE 68123

Policy #: CS0003816-00

Policy Period: 02/01/2026 12:01 AM To 02/01/2027 12:01 AM

Coverage: Property

Issuing Company: Emerald Bay Specialty 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,

Nate Gantt

Broker

RT Specialty

nate.gantt@rtspecialty.com

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Cost Summary

Property Premium	\$53,750.00
NE Surplus Lines Tax	\$1,642.50
Policy Fee	\$3,750.00
Carrier Policy Fee	\$1,000.00
Total Policy Cost	\$60,142.50

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.

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, LLC. In California: RSG Specialty Insurance Services, LLC (License # 0G97516).



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NOTICE

Occurrence Limit of Liability (OLLE) Scheduled Limits

Blanket coverage for first-party property insurance risks has become increasingly difficult to secure and often is not available regardless of price.

Please note that your binder may not provide coverage on a blanket basis and, based on current market conditions, a blanket coverage option might not be available. Any reference(s) to an Occurrence Limit of Liability Endorsement (OLLE), margin clause, maximum amount payable, and/or scheduled limits indicate that blanket coverage is not provided. Instead, the amount of recovery afforded by the policy is limited in some respect to the amount(s) set forth on the Statement of Values (SOV) provided to the insurer. This potentially can materially reduce the insured's recovery in the event of a loss as compared to blanket coverage. Additionally, the policy language for these clauses may vary by insurer and some insurers limit the amount recoverable for extensions of coverage, additional coverages, and additional covered property to the values as shown on the SOV.

Please review this binder very carefully to determine if coverage is being offered or provided on a blanket, or some other more limited, basis.

As such, we strongly recommend that you confirm that the insured is in agreement that they have provided full and accurate amounts for the values set forth on the SOV. RT Specialty expressly disclaims any responsibility for the accuracy or adequacy of the values provided on an SOV. We also note that all decisions concerning coverage and the application of the terms, provisions, conditions, limitations or exclusions of the policy to any claim are made exclusively by the insurers.



RT Specialty
816-949-2020

Premium Invoice
Due: Feb 21 2026

Insured: Golden Hills Homeowner Association
3309 Comstock Avenue
Bellevue, NE 68123

Customer: Dodge Partners Insurance, LLC - AGT44663
13321 California Street
Omaha, NE 68154

Policy #: CS0003816-00

Carrier: Emerald Bay Specialty Insurance Company
Policy Period: 02/01/2026 12:01 AM To 02/01/2027 12:01 AM

Invoice Date: 01/30/2026
Invoice Type: Regular

Line Code	St	Tran Code	Inv Date	Amount	Pct	Comm	Balance Due
Prop	NE	Policy Premium	02/01/2026	\$53,750.00	13.00	\$6,987.50	\$46,762.50
Prop	NE	Surplus Lines Tax	02/01/2026	\$1,642.50			\$1,642.50
Prop	NE	Policy Fee	02/01/2026	\$3,750.00			\$3,750.00
Prop	NE	Carrier Fee	02/01/2026	\$1,000.00			\$1,000.00
Totals:				\$60,142.50		\$6,987.50	\$53,155.00

Protect Your Payment!

Pay Online Credit Card or ACH Account ID: AGT44663 Payment Key: IQYGQ7
<https://ryansg.epaypolicy.com/?accountNumber=AGT44663&accountCode=IQYGQ7>

Pay By Phone 877-215-3099 Account ID: 44663 Payment Key: 479477

If you receive a request to change banking instructions, please contact Premium Accounting Immediately.

Wire Transfer:

JP Morgan Chase
RSG Specialty Premium Trust – IL
Routing Number: 021000021
Account Number: 508935355

ACH Payment:

JP Morgan Chase
RSG Specialty Premium Trust – IL
Routing Number: 071000013
Account Number: 508935355

Check to LockBox:

RSG Specialty, LLC
26289 Network Place
Chicago, IL 60673-1262

Please send payment details directly to: RTPaymentSupport@rtspecialty.com

Please mail invoice copies with your check.

This inbox is not monitored and is only used for payment documentation.

For Accounting related questions please contact: RTAccountsReivable@rtspecialty.com or 816-949-2020 (toll-free 855-RSG-PREM)

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

To: Nate Gantt
 Broker: R-T Specialty, LLC — Atlanta
 Phone: 980-475-4754
 Email: nate.gantt@rtspecialty.com

Date: 1/30/2026
 Policy Number: CS0003816-00

BINDER

This document serves as a confirmation that coverage is bound.

Named Insured	Mailing Address
Golden Hills Homeowner Association	3309 Comstock Ave, Bellevue, NE 68123

Insurer: Refer to Participation Page

Policy Period

Effective Date	Expiration Date
From 2/1/2026 at 12:01 am	2/1/2027 at 12:01 am Standard Time at the Named Insured's Mailing Address

Cause of Loss: Primary — Special Excluding Flood, Earthquake; Including Equipment Breakdown

Coverage: Building

Coverage Territory: US (excluding territories)

Valuation: Replacement Cost Total Insured Values: \$17,140,452

Coinsurance: Nil

Location Covered: Per schedule on file with Curotech Specialty

Limit of Insurance: \$17,140,452 per occurrence

Deductibles: \$10,000 AOP per location, per occurrence
 3% of TIV, per building, per occurrence; subject to \$50,000 minimum per occurrence Wind/Hail

Sublimit(s): Backup Sewers Drains: \$50,000

Ordinance or Law Sublimit(s): Cov A; B + C 10% Building Value Subject To A Maximum Of \$1,000,000

Equipment
Breakdown:

Total Limit of Insurance: \$17,140,452. Per schedule on file with Curotech
Specialty
Deductible: \$10,000 Equipment Breakdown per location, per occurrence (will
follow property)

Sublimits

Subject to policy terms:

- Debris Removal: Lesser of 25% / \$25,000 covered location
- Fire Department Service Charge: \$1,000
- Increased Cost of Construction: Lesser of \$10,000 or 5% of limit, RCV option only
- Newly Acquired or Constructed Building Property: \$250,000 each building, 30 days notice
- Newly Acquired or Constructed Business Personal Property: \$100,000 each building, 30 days notice
- Personal Effects and Property of Others: \$2,500
- Valuable Papers and Records: \$2,500
- Property Off-Premises: \$10,000
- Outdoor Property: \$1,000 total; \$250 per tree, shrub or plant
- Property in Transit: \$5,000

Terms and Conditions

- Coverage is offered on a Surplus Lines basis only – (Non-Admitted)
- Subject to best terms and conditions, meaning gross pricing, deductible(s), limits, coverage, and exclusions within the same layer as Curotech Specialty.
- Payment is due to Curotech Specialty US 30 days from effective date of coverage bound.
- Requirements for completion of file at time of binding: signed Acord App, completed Surplus Lines Tax form & signed TRIA acceptance or rejection letter.
- This Binder will not respond to any loss or damage resulting from a Named Storm in existence at time of binding.
- Curotech Specialty retains the right, but not the obligation, to associate in the adjustment of any loss that is likely to impact on its participation should it deem this necessary.
- Curotech Specialty is only required to mail notices of cancellation to mortgagees, lessees, lienholders and other certificate holders or Named Insureds if Curotech Specialty has received a copy of the certificates issued by the broker prior to such cancellation.
- 30 days' Notice of Cancellation, except 10 days for Non- Payment of Premium, subject to the applicable state's NOC requirements.
- Notice of Cancellation will be sent 7 days after due date of invoice.
- Subject to receipt and review of a 5 year loss history.
- Loss Control inspection will be ordered by Curotech Specialty at Binding. The report must have a Satisfactory Rating.
 - The Insured must respond promptly and cooperate fully with the loss control inspection process.
 - The loss control inspection must occur within 30 days of Binding.
 - The Insured must complete any Mandatory Recommendations.
- This Binder is based on the condition that the (TIV), Total Insured Values will not exceed \$100M throughout the effective policy period. No additional locations or increases in insured values will be permitted that result in exceeding the \$100M (TIV), Total Insured Values limit.

Schedule of Endorsements

CSUS 2039 11 19	Common Policy and Commercial Property Declarations Page
CSUS 2078 09 23	Participation Page
CSUS 2077 06 24	Lloyd's Amendatory Endorsement
CSUS 2081 08 24	Short Rate Cancellation Table
CSUS 2030 11 19	Schedule of Endorsements
CSUS 2010 11 19	Commercial Property Conditions
IL 00 17 11 98	Common Policy Conditions
CP 00 17 10 12	Condominium Association Coverage Form
CP 10 30 09 17	Cause of Loss - Special Form
CSUS 2038 11 19	Windstorm or Hail Deductible
CSUS 2000 11 19	Absolute Micro Organism Exclusion
CSUS 2001 11 19	Absolute Pollution Exclusion
CSUS 2069 11 23	ACV Roof Covering Endorsement (10yr)
CSUS 2049 08 23	Communicable Disease Exclusion
CSUS 2004 11 19	Asbestos Exclusion Clause
CSUS 2006 11 19	Back Up of Sewers and Drains Sub-Limit
CSUS 2041 11 19	Economic Sanctions Exclusion
CSUS 2015 11 19	EIFS Exclusion
IL 09 35 07 02	Exclusion of Certain Computer
IL 09 53 01 15	Exclusion of Certified Acts of Terrorism
CP 01 40 07 06	Exclusion of Loss Due to Virus or Bacteria
CSUS 2045 08 23	Minimum Earned Premium Endorsement
CSUS 2023 11 19	Nuclear Radiological Biological or Chemical Materials Exclusion
CSUS 2024 11 19	Occurrence Limit of Liability Endorsement
CP 04 05 10 12	Ordinance or Law Coverage
CSUS 2027 11 19	Pre-Existing Damage Exclusion
LMA5401	Property Cyber and Data Exclusion
LSW1001	Several Liability Notice
CP 99 03 12 19	Cannabis Exclusion
CSUS 2061 01 22	EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT CW
CSUS 2064 03 22	Solar Power System Exclusion
CSUS 2071 12 22	Cosmetic Damage Exclusion
CSUS 2074 08 23	PFAS Exclusion
CP 01 24 07 00	Nebraska Changes
IL 01 22 09 07	Nebraska Changes - Actual Cash Value
IL 01 64 07 02	Nebraska Changes - Appraisal
IL 02 59 12 17	Nebraska Changes - Cancellation and Nonrenewal
CSUS 2032 11 19	Signature Endorsement
CSUS 2073 08 23	Warranties Endorsement

Premises number and or location Address	Building number	Warranted Protective Safeguards
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All	All	PS1 – Notification of any renovations, additions, or construction is required PS2 – Vacant or unoccupied sections of building must be locked and secured PS3 – SOV and signed application must be accurate PS4 – Fully functioning fire alarm or hard wired smoke detector protection PS5 – No aluminum wiring, Federal Pacific , Stab-Lok, Zincso, GTE Sylvania panels or breakers, or fuse box/panel systems PS6 – Heat maintained to a minimum of 55 degrees F
If you do not understand any of the information above, please discuss with your agent or broker.		

Premium:	\$53,750	MEP: 35%
Optional TRIA:	Rejected	MEP: 100%
Policy Fee:	\$1,000	

Taxes: All Applicable taxes are in addition to the premium listed above. You as the broker are responsible for all surplus lines taxes & stamping fees.

Comments

In the event of a claim the Insured should notify:

Curotech Specialty Claims

Tel: 404-793-7428

Email: claims@curotechspecialty.com

Name Insured: Golden Hills Homeowner Association
 Total Insured Value: \$17,140,452

Insured Values at the following covered locations at the time of binding.

Statement of Values

Location Number	Number of Buildings	Address	Building Limit	Business Personal Property Limit	Business Income Limit	Other Limit	TIV
1	1	3303-3305-3307-3309 Comstock Ave, Bellevue, NE 68123	\$995,072	N/A	N/A	N/A	\$995,072
1	1	3311-3313 Comstock Ave, Bellevue, NE 68123	\$550,607	N/A	N/A	N/A	\$550,607
1	1	3315-3317 Comstock Ave, Bellevue, NE 68123	\$482,137	N/A	N/A	N/A	\$482,137
1	1	3403-3405 Comstock Ave, Bellevue, NE 68123	\$584,811	N/A	N/A	N/A	\$584,811
1	1	3407-3409-3411 Comstock Ave, Bellevue, NE 68123	\$772,571	N/A	N/A	N/A	\$772,571
1	1	3413-3415-3417-3419 Comstock Ave, Bellevue, NE 68123	\$954,100	N/A	N/A	N/A	\$954,100
1	1	3421-3423-3425-3427 Comstock Ave, Bellevue, NE 68123	\$995,072	N/A	N/A	N/A	\$995,072
1	1	3503-3505-3507-3509 Comstock Ave, Bellevue, NE 68123	\$995,072	N/A	N/A	N/A	\$995,072
1	1	3511-3513-3515 Comstock Ave, Bellevue, NE 68123	\$765,441	N/A	N/A	N/A	\$765,441
1	1	3517-3519 Comstock Ave, Bellevue, NE 68123	\$535,591	N/A	N/A	N/A	\$535,591
1	1	3521-3523 Comstock Ave, Bellevue, NE 68123	\$549,930	N/A	N/A	N/A	\$549,930
1	1	3525-3527 Comstock Ave, Bellevue, NE 68123	\$585,541	N/A	N/A	N/A	\$585,541
1	1	3524-3420 Comstock Ave, Bellevue, NE 68123	\$613,374	N/A	N/A	N/A	\$613,374
1	1	3518-3516 Comstock Ave, Bellevue, NE 68123	\$584,960	N/A	N/A	N/A	\$584,960

1	1	3512-3514 Comstock Ave, Bellevue, NE 68123	\$567,933	N/A	N/A	N/A	\$567,933
1	1	3504-3506-3508-3510 Comstock Ave, Bellevue, NE 68123	\$995,072	N/A	N/A	N/A	\$995,072
1	1	3424-3426-3428-3430 Comstock Ave, Bellevue, NE 68123	\$995,072	N/A	N/A	N/A	\$995,072
1	1	3416-3418-3420-3422 Comstock Ave, Bellevue, NE 68123	\$1,066,824	N/A	N/A	N/A	\$1,066,824
1	1	3408-3410-3412-3414 Comstock Ave, Bellevue, NE 68123	\$995,072	N/A	N/A	N/A	\$995,072
1	1	3402-3404-3406 Comstock Ave, Bellevue, NE 68123	\$776,040	N/A	N/A	N/A	\$776,040
1	1	3314-3316-3318 Comstock Ave, Bellevue, NE 68123	\$785,088	N/A	N/A	N/A	\$785,088
1	1	3306-3308-3310-3312 Comstock Ave, Bellevue, NE 68123	\$995,072	N/A	N/A	N/A	\$995,072

Participation Page

It is hereby understood and agreed that in consideration of the premium charged, the subscribers hereto, hereinafter referred to as the Insurer(s), do severally, but not jointly, agree to indemnify the Insured for the amount recoverable in accordance with the terms and conditions of the policy.

Provided that:

1. The collective liability of the Insurer(s) shall not exceed the Limit of Insurance or any appropriate Sublimit of Insurance or any policy term aggregate limit.
2. The liability of each of the Insurer(s) shall not exceed the Participation Limit set against its name with the exception of loss adjustment expense which cost shall be 100% assumed by the Insurer(s) on each applicable layer of insurance.

Several Liability Notice

The liability of an Insurer under this contract is several and not joint with other Insurer(s) party to this contract. An Insurer is liable only for the proportion of liability it has underwritten. An Insurer is not jointly liable for the proportion of liability underwritten by any other Insurer. Nor is an Insurer otherwise responsible for any liability of any other Insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an Insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an Insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other Insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

1. If as outlined below, the Participants on this policy are only Lloyd's Syndicates, then the following Several Liability Notice applies:

The subscribing Insurer(s) obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Insurer(s) are not responsible for the subscription of any co-subscribing Insurer(s) who for any reason does not satisfy all or part of its obligations.

Application of Underlying Insurance Sublimits

1. Unless specifically shown on or endorsed to this policy, coverage is excluded by this policy for any peril, coverage, or location for which the Underlying Insurance policy(ies) imposes a sublimit less than the total limit over which this policy is excess.
2. For the purpose of attachment of coverage, sublimited peril, coverage, or location excluded by this policy but covered by the Underlying Insurance policy(ies), shall be recognized by this policy as eroding or exhausting the limit of liability of the Underlying Insurance policy(ies). Nothing herein, however, shall be deemed to extend coverage in this policy to include loss, damage, or expense from such sublimited peril, coverage, or location.

Nothing herein contained shall be held to vary, alter, waive or change any of the terms, limits or conditions of the policy except as herein above set forth.

Policy Number: CS0003816-00				
TRIA Coverage: Rejected				

Insurer	Agreement / Policy Number	Limit	Part Of	Excess
Fortegra Specialty	CFS0003816-00	\$3,500,000	\$12,140,452	N/A
Emerald Bay	CES0003816-00	\$2,390,452	\$12,140,452	N/A
Argo Re Ltd	CAS0003816-00	\$1,250,000	\$12,140,452	N/A
Underwriters at Lloyd's of London	CMS0003816-00	\$5,000,000	\$12,140,452	N/A
Underwriters at Lloyd's of London	CLS0003816-00	\$5,000,000	\$5,000,000	\$12,140,452

Sublimits				
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Insurer / Peril	Agreement / Policy Number	Limit	Part Of	Excess
Emerald Bay Equipment Breakdown	CES0003816-00	\$17,140,452	\$17,140,452	N/A

Insurers:

- Fortegra Specialty Insurance Company (AM Best Rating A-(Excellent))
- Emerald Bay Specialty Insurance Company (AM Best Rating A- (Excellent))
- Argo Re Ltd (AM Best Rating A- (Excellent))
- Lloyd's of London UMR: B1820WLS25E341 (AM Best Rating A (Excellent))
 - QBE Syndicate 1886: 100%
- Lloyd's of London UMR: B1820WLS25D974 (AM Best Rating A (Excellent))
 - WRB Syndicate 1967: 13.04%
 - Hiscox Syndicate 33: 43.48%
 - MS Amlin Syndicate 2001: 43.48%

Premium by Carrier

Carrier	Percentage	Premium	TRIA
AOP, Other Wind, Hurricane			
Underwriters at Lloyd's of London (B1820WLS25D974)	9.51%	\$5,000	\$0
Underwriters at Lloyd's of London (B1820WLS25E341)	37.26%	\$19,583.29	\$0
Fortegra Specialty	26.09%	\$13,708.31	\$0
Argo Re Ltd	9.32%	\$4,895.82	\$0
Emerald Bay	17.82%	\$9,362.58	\$0
Equipment Breakdown			
Emerald Bay	100%	\$1,200	\$0