



**CERTIFICATE OF INSURANCE**

DATE: 6/28/2023 5:06:38 PM

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT 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 be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such an endorsement(s).

**PRODUCER**

Community Association Underwriters Of America  
PO BOX 68952  
Schaumburg, IL 60168

If you have any corrections or changes please Fax to (267)757-7410, email to certs@cauinsure.com or visit our website at www.cauinsure.com.

**COMPANY**

A American Alternative Insurance Corporation  
B Greenwich Insurance  
C Travelers Ins. Co.

| POLICY NUMBER | EFFECTIVE DATE | EXPIRATION DATE |
|---------------|----------------|-----------------|
| CAU511659     | 7/1/2023       | 7/1/2024        |
| PPP7465600    | 7/1/2023       | 7/1/2024        |
| 106768738     | 7/1/2023       | 7/1/2024        |

**INSURED**

The Windings of Willow Ridge Townhome Association  
C/O Elite Management Associates  
P.O. Box 628  
Western Springs, IL 60558

**COVERAGES AS OF 7/1/2023**

THIS IS TO CERTIFY THAT 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.

|   |                             |                         |
|---|-----------------------------|-------------------------|
| <b>A PROPERTY</b>                               | <u>AMOUNT OF INSURANCE</u>  | <u>DEDUCTIBLE</u>       |
| RESIDENTIAL BUILDINGS                           | None                        | 0                       |
| OTHER BUILDINGS                                 | Guaranteed Replacement Cost | \$1,000                 |
| STRUCTURES                                      | Guaranteed Replacement Cost | \$1,000                 |
| COMMUNITY PERSONAL PROPERTY                     | Guaranteed Replacement Cost | \$1,000                 |
| <b>A EARTHQUAKE</b>                             | None                        |                         |
| <b>A FLOOD</b>                                  | None                        |                         |
| <b>A LIABILITY</b>                              | <u>LIMIT OF INSURANCE</u>   | <u>TYPE OF LIMIT</u>    |
| BODILY INJURY AND PROPERTY DAMAGE               | \$2,000,000                 | OCCURRENCE              |
| PERSONAL INJURY AND ADVERTISING INJURY          | \$2,000,000                 | OFFENSE                 |
| PROPERTY DAMAGE LEGAL LIABILITY - REAL PROPERTY | \$1,000,000                 | OCCURRENCE              |
| MEDICAL PAYMENTS                                | \$5,000                     | EACH PERSON             |
| <b>B EXCESS LIABILITY</b>                       | \$5,000,000                 | EACH OCCURRENCE         |
| <b>A DIRECTORS &amp; OFFICERS LIABILITY</b>     | <u>EACH LOSS</u>            | <u>EACH POLICY YEAR</u> |
| ERRORS & OMISSIONS INSURANCE                    | \$2,000,000                 | \$2,000,000             |
| <b>A FIDELITY</b>                               | <u>AMOUNT OF INSURANCE</u>  |                         |
| EMPLOYEE DISHONESTY                             | \$150,000                   |                         |
| <b>C EXCESS FIDELITY</b>                        | <u>AMOUNT OF INSURANCE</u>  | <u>DEDUCTIBLE</u>       |
|   | \$1,000,000                 | \$150,000               |

**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE:

*Joel A. Davis*