



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
05/04/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY 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 have **ADDITIONAL INSURED** provisions or be endorsed. If **SUBROGATION IS WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER The Baldwin Group Mid-Atlantic LLC Bell Works, 101 Crawfords Corner Rd Suite 1300 Holmdel, NJ, 07733	CONTACT NAME: www.condocertificate.com	
	PHONE (A/C, No. Ext):	FAX (A/C, No):
INSURED Regency at Ten Trails Owners Association Condominium Management 12729 Northup Way #20 Bellevue, WA, 98005	E-MAIL ADDRESS:	
	INSURER(S) AFFORDING COVERAGE	
	INSURER A: American Alternative Insurance Corporation	
	INSURER B: Greenwich Insurance Company	
	INSURER C:	
	INSURER D:	
INSURER E:		
INSURER F:		
NAIC #		

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE 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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC OTHER:			CAU5324412	04/11/2026	04/11/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ UNLIMITED PRODUCTS - COMP/OP AGG \$ 1,000,000
A	☐ AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY			CAU5324412	04/11/2026	04/11/2027	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
B	☒ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE DED ☒ RETENTION \$ 0			HARPP00163700	04/11/2026	04/11/2027	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? ☐ Y / N ☒ N / A If yes, describe under DESCRIPTION OF OPERATIONS below						PER STATUTE ☐ OTH-ER ☐ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Structures - Excludes Homes			CAU5324412	04/11/2026	04/11/2027	GRC - \$5,000 Deductible Guaranteed

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Julia Concannon

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213 Units for GENERAL LIABILITY COMMON AREAS ONLY

The Association's insurance policy provides property insurance on community structures, such as a clubhouse or maintenance shed, contents of these structures, fencing and light poles on a blanket basis. Coverage is written on a "Special Causes of Loss" basis with a replacement cost endorsement.

Managing agent is included as a covered employee for Employee Dishonesty.

Environmental Impairment Liability policy is issued by American Alternative Insurance/CAU; Policy #CAU5324412; Effective Date 04/11/2026 - 04/11/2027; Limit \$500,000 / \$5,000 Retention

Employee Dishonesty policy is issued by American Alternative Insurance/CAU; Policy #CAU5324412; Effective Date 04/11/2026 - 04/11/2027; Limit \$150,000

Directors & Officers Liability policy issued by Continental Casualty Company; Policy #768708550; Effective Date 04/11/2026 - 04/11/2027; Limit \$2,000,000 / Deductible \$2,500

Management Company is included in the definition of an Insured under the General Liability and Directors & Officers Liability policies. The Excess Liability/Umbrella Policy is Follow-Form.

Master Hazard Policy Includes:

- *Building Ordinance or Law Coverage A, B, C
- *Wind & Hail Coverage
- *Severability of Interest/Separation of Insureds
- *Waiver of Subrogation/Waiver of Rights for Recovery Against Unit Owners
- *Special Form Causes of Loss
- *GRC = Guaranteed Replacement Cost
- *Earthquake Coverage
- *Cyber Coverage \$25,000 / Deductible \$1,000

INFLATION GUARD ENDORSEMENT IS NOT WARRANTED AND WILL NOT BE PROVIDED FOR THIS ASSOCIATION

CAU GRC:

Please be advised that CAU's definition of Guaranteed Replacement Cost, as stated on our certificate of insurance, means that there is no replacement cost limit at policy issuance on buildings, structures and community personal property. The limit of insurance is Guaranteed Replacement Cost. In the event of a covered cause of loss, the Carrier will pay the cost to repair or replace covered damaged property, less the application of a deductible.

Regency at Ten Trails Owners Association is a single project and is not affiliated with any other condominium nor other residential project.

In accordance with the policy provisions, the insurance company may cancel the policy by delivering to the first Named Insured written notice of cancellation at least 10 days before the effective date of cancellation for nonpayment of premium; or 30 days before the effective date of cancellation if they cancel for any other reason.

* MD and VA are 10 days for nonpayment and 45 for all other



4/11/2026 to 4/11/2027

Regency at Ten Trails Owners Association
Condominium Management
12729 Northup Way #20
Bellevue, WA 98005

Dear Unit Owners:

We are pleased to advise you that Regency at Ten Trails Owners Association has purchased insurance coverage through The Baldwin Group. At this time, we would like to give a brief overview of what coverages the Association has purchased, and what coverages should be purchased by the individual unit owners.

Insurance Provided by the Association through The Baldwin Group

The Association's insurance policy provides property insurance on community structures, such as a clubhouse or maintenance shed, contents of these structures, fencing and light poles on a blanket basis. Coverage is written on a "Special Causes of Loss" basis with a replacement cost endorsement. Please be advised that the policy is subject to a \$5,000 deductible for covered losses.

The Regency at Ten Trails Owners Association's insurance policy provides liability insurance for the Association on all common areas. There is no coverage for the individual unit owner's liability under the Association's policy.

Insurance to be purchased by Unit Owners.

Unit Owners should purchase a Homeowners Policy (also known as a HO-3 policy). This policy will essentially cover the value of your home, your personal belongings; furniture, clothing, fine arts, jewelry, etc. Any items of particular value over \$2,000 should be appraised and scheduled onto your policy for the specified value. This coverage should be based on an all risk, "replacement cost basis". This would replace your contents, if totally or partially destroyed by a covered loss, with new items, of like kind and quality, without depreciation. This would be subject to whatever deductible you choose. Sewer back up coverage should be requested for your personal contents and belongings.

A building limit (or Coverage A) of the total cost of your home should be purchased. Some of the units, either when originally purchased, or since that time, have added upgrades; better carpeting or padding, different kitchen cabinets, fireplaces, wood floor, upgraded painting, etc. The additional costs of these upgrades are to be included.



Also included in the HO-3 policy is personal liability of the Unit Owner(s). This covers the individual's personal liability arising out of the ownership of the unit, and we recommend a limit of at least \$500,000. Additional coverage's that should be considered under your policy are: loss assessment, coverage for a liability assessment if levied onto the unit owners by the Association. Extra expense and loss of use, if your home becomes uninhabitable by a covered loss, your additional cost to relocate temporarily would be covered under your HO-3 policy. Coverages should be discussed with your personal Insurance Agent to tailor your coverages to your specific needs.

Unit owners that lease out their units still need building coverage, and should purchase a fire policy that would cover their unit's upgrades, any contents furnished in the unit, along with scheduling the personal liability arising out of the ownership of the unit onto your primary homeowner's policy. An additional coverage to be considered is loss of rents. If the unit becomes uninhabitable due to a covered loss, the loss of rents could be covered under this policy. Loss assessment is another important consideration.

The unit owner should require that the tenant's purchase a "Tenants Policy" (also known as a HO-4 policy). This would provide coverage on their personal belongings, contents, personal liability, and loss of use. The unit owner should ask to be named as landlord on the tenant's policy.

This brief description does not contain, extend, modify or explain all the clauses, conditions, exclusions, or amounts of coverage under the policies. It only reflects basic coverage in force at the time of printing. Please refer to the individual policies on file with the Association for specific coverage.

If you would like a quote for Home Owner's Insurance, please call our office at 833-791-4669 or Ynuen.Nie@guidedsolutions.com.

If you have any questions regarding the Community's commercial insurance, please contact the account manager, Julia Concannon, at Julia.Concannon@baldwin.com or 732-867-8386.

Sincerely,

The Baldwin Group