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# INSURANCE FOR YOUR COMMUNITY

LaMond Woods  
[lamond.woods@sentrywest.com](mailto:lamond.woods@sentrywest.com)

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[www.sentrywest.com](http://www.sentrywest.com)

801-225-5000

3860 South 2300 East  
Salt Lake City, UT, 84109

PO BOX 9289  
Salt Lake City, UT, 84109

The following team members are available to assist you with any of your insurance needs. Please contact us with any questions regarding your policy, changes, claims or general questions.

### **Your SentryWest Service Team**

#### **Senior Partner:**

|                 |                                                                              |                                    |
|-----------------|------------------------------------------------------------------------------|------------------------------------|
| LaMond C. Woods | <a href="mailto:lamond.woods@sentrywest.com">lamond.woods@sentrywest.com</a> | D: 801.438.9953<br>M: 801.360.1440 |
|-----------------|------------------------------------------------------------------------------|------------------------------------|

#### **Commercial Lines Account Manager:**

|                                    |                                                                                        |                 |
|------------------------------------|----------------------------------------------------------------------------------------|-----------------|
| Tiffanie Thompson                  | <a href="mailto:tiffanie.thompson@sentrywest.com">tiffanie.thompson@sentrywest.com</a> | D: 801.308.2074 |
| Kacey Stackhouse                   | <a href="mailto:kacey.stackhouse@sentrywest.com">kacey.stackhouse@sentrywest.com</a>   | D: 801.438.9956 |
| Ellie Chau                         | <a href="mailto:ellie.chau@sentrywest.com">ellie.chau@sentrywest.com</a>               | D: 801.438.9952 |
| Rachel Thaller<br>(Accounts A-C)   | <a href="mailto:rachel.thaller@sentrywest.com">rachel.thaller@sentrywest.com</a>       | D: 385.354.7780 |
| Kristen Brooksby<br>(Accounts D-L) | <a href="mailto:kristen.brooksby@sentrywest.com">kristen.brooksby@sentrywest.com</a>   | D: 385.444.2145 |
| Frances Davis<br>(Accounts M-R)    | <a href="mailto:frances.davis@sentrywest.com">frances.davis@sentrywest.com</a>         | D: 801.308.2105 |
| Kelly Antrim<br>(Accounts S-Z)     | <a href="mailto:kelly.antrim@sentrywest.com">kelly.antrim@sentrywest.com</a>           | D: 385.313.9521 |
| Melissa Boles<br>(Small Business)  | <a href="mailto:melissa.boles@sentrywest.com">melissa.boles@sentrywest.com</a>         | D: 385.715.4777 |

#### **Private Client Account Manager**

|                  |                                                                                      |                 |
|------------------|--------------------------------------------------------------------------------------|-----------------|
| Audrey Dominguez | <a href="mailto:audrey.dominguez@sentrywest.com">audrey.dominguez@sentrywest.com</a> | D: 801.308.2081 |
| HOA Requests     | <a href="mailto:eoi@sentrywest.com">eoi@sentrywest.com</a>                           | D: 801.272.8468 |

All Other Certificate Requests Please send to the above account manager(s)

Please include the name, address and e-mail or fax number to be used in providing the certificate. If the request is for an additional insured, please include an explanation of the reason for coverage request.

### **SentryWest Insurance Services**

#### **Office Contact Information**

|       |              |
|-------|--------------|
| Local | 801.272.8468 |
| Fax   | 801.277.3511 |



# Disclaimers

- **Please review the policy.** It contains specific terms, conditions, limitations, and exclusions that will govern in the event of a loss.
- **All insurance policies contain exclusions and limitations.** Not all exclusions or limitations were addressed in our proposal, including those that may be covered by an endorsement. Policy language dictates coverage.
- **In evaluating your exposure to loss, we have been dependent upon information provided by you.** Representative examples include a completed application, list of drivers, statement of values, or an inspection of your operations.
- **If there is a change in your operations, please bring those to our attention.** We can then discuss the possible need for additional coverage. All premiums are subject to verification and re-rating based upon an audit of classification(s) and exposures. SentryWest does not make representations regarding the availability of coverage to cover any specific risk of loss in the broader insurance marketplace.
- **The liability or property limits shown on this proposal are per your request or per expiring policies.** *Higher liability or property limits may be available.* We are happy to provide a quotation for higher limits at your request.
- **Sentry West has agency agreements whereby we may receive additional compensation from insurers based on a combination of premium volume and claims experience.** Upon your written request, we will provide additional information regarding our agreements.
- **Premiums may be subject to audit and/or adjustment.** Portions of your premiums may be estimated amounts that are based on your anticipated exposures, such as payroll or sales. At the end of the policy term the insurance company may perform an audit of your records and you may receive an adjustment to the estimated premium that was originally billed. Refer to your policy for conditions.
- **Many policies are subject to a premium requirement.** Your policy may have a minimum earned/fully earned premium at the time the policy is bound. Please refer to the policy terms that apply.
- **Previously rejected coverage.** If we previously offered coverage options which have been rejected by you, we have no obligation to offer options for that coverage in the future unless you have specifically requested a quote for that specific coverage in writing.
- **SentryWest Insurance Services is not engaged in rendering legal, accounting, or other professional services.** If such advice or expert assistance is required, the services of a competent professional person should be sought, especially for contracts and risk transfer agreements.
- **The policy may be contingent upon certain underwriting items.** Additional information may be required by the company, including a satisfactory inspection of your premises. The insurance company may take additional action based on that additional information.

# Recommendations

**It is important that you advise us of any material changes in your operations.** Any variation or subsequent change could lead to complications in the event of loss.

**People purchase insurance to have reliable support in the event of a claim.** Our team is dedicated to claim advocacy – helping clients navigate the sometimes-difficult insurance claim process. Should an after-hours emergency occur, you should call your insurance carriers claim department and report the incident to our staff the next business day.

**Safety insights and innovation can help you avoid claims.** Our services include:

- Access to Loss Prevention Specialists that can assist with your specific needs
- Customized Loss Prevention Plans
- Access to Loss Prevention training, materials, and tools

**While we are a full-service agency, our Client Portal provides you many self-service options.**

It includes:

- 24/7 access to your account
- Request a Certificate of Insurance
- Make a payment on your account
- Issue and reprint previously issued Certificates of Insurance
- View/Download copies of your policies

**Exposure identification is the cornerstone of successful risk management program.** At your request, we can audit your existing program to determine its suitability to your needs. Areas we review include:

- Adequacy of coverage and limits
- Highlight significant restrictions of coverage
- Duplications of or gaps in coverage
- Suitability of forms
- Financial stability and service capability of insurance carrier(s)

**Our broad range of products and services can be customized to your individual needs.** Our offerings include:

- Bonds / Surety
- Builders Risk / Installation Floater
- Captive Programs / Alternative Risk Transfer
- Crime
- Directors & Officers Liability
- Foreign Exposures (including Workers Compensation and Liability)
- Marine Coverage (ocean & inland)
- Pollution

**We believe every business should have the following coverages in place.** We are happy to provide a quote at your request.

- Property
- General Liability
- Auto
- Workers Compensation
- Cyber
- Employment Practices Liability
- Professional Liability / E&O
- Earthquake
- Flood
- Pollution

INSURANCE COMPANY  
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076 801-272-8468

INSURED TAVA HOMEOWNERS ASSOCIATION

ADDRESS 3221 RETREAT DR  
HURRICANE UT 84737-7778

TAILORED PROTECTION POLICY DECLARATIONS

Renewal Effective 01-01-2026

POLICY NUMBER 244643-57462861-26

Company Use 57-46-UT-2501

Company Bill

Policy Term

12:01 a.m. to 12:01 a.m.

01-01-2026 to 01-01-2027

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

55039 (11-87)

COMMON POLICY INFORMATION

**Business Description:** Homeowners Associati

**Entity:** Association

**Program:** Condominium-Residential Association

|                                                                                                |             |
|------------------------------------------------------------------------------------------------|-------------|
| THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):                                        | PREMIUM     |
| COMMERCIAL PROPERTY COVERAGE                                                                   | \$24,916.00 |
| COMMERCIAL GENERAL LIABILITY COVERAGE                                                          | \$2,656.00  |
| TOTAL                                                                                          | \$27,572.00 |
| TOTAL POLICY PREMIUM IF ON FULL PAY PLAN BY 01-01-2026                                         | \$25,257.00 |
| THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.                                                     |             |
| The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums. |             |

Forms that apply to all coverage part(s) shown above (except garage liability, dealer's blanket, commercial automobile, if applicable):  
IL0017 (11-85) 55003 (07-12) 55056 (07-87) 59390 (11-20)

Countersigned By: \_\_\_\_\_

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company  
Bill

POLICY NUMBER 244643-57462861-26  
57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

54104 (07-87)

### COMMERCIAL PROPERTY COVERAGE

55198 (12-10)

### PREMIER PROPERTY PLUS COVERAGE PACKAGE DECLARATION

The coverages and limits below apply separately to each location or sublocation that sustains a loss to covered property and is designated in the Commercial Property Coverage Declarations. No deductible applies to the below Property Plus Coverages.

| COVERAGE                                                                                                   | LIMIT                                   |
|------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| ACCOUNTS RECEIVABLE                                                                                        | \$200,000                               |
| BAILEES                                                                                                    | \$15,000                                |
| NONE                                                                                                       | \$10,000 PER ITEM                       |
| BUSINESS INCOME & EXTRA EXPENSE W/RENTAL<br>VALUE, INCLUDING NEWLY ACQUIRED LOC'S<br>0 HOUR WAITING PERIOD | \$150,000                               |
| DEBRIS REMOVAL                                                                                             | \$100,000                               |
| ELECTRONIC DATA PROCESSING EQUIPMENT                                                                       | \$100,000                               |
| EMPLOYEE DISHONESTY                                                                                        | \$50,000                                |
| FINE ARTS, COLLECTIBLES AND MEMORABILIA                                                                    | \$50,000                                |
|                                                                                                            | \$10,000 PER ITEM                       |
| FIRE DEPARTMENT SERVICE CHARGE                                                                             | \$25,000                                |
| FORGERY AND ALTERATION                                                                                     | \$50,000                                |
| MONEY AND SECURITIES INSIDE PREMISES                                                                       | \$50,000                                |
| MONEY AND SECURITIES OUTSIDE PREMISES                                                                      | \$50,000                                |
| NEWLY ACQUIRED BUSINESS PERSONAL PROPERTY                                                                  | \$500,000 FOR 90 DAYS                   |
| NEWLY ACQUIRED OR CONSTRUCTED PROPERTY                                                                     | \$1,000,000 FOR 90 DAYS                 |
| ORDINANCE OR LAW                                                                                           | SEE COMMERCIAL PROPERTY<br>DECLARATIONS |
| OUTDOOR PROPERTY                                                                                           | \$25,000                                |
| TREES, SHRUBS OR PLANTS                                                                                    | \$1,000 PER ITEM                        |
| RADIO OR TELEVISION ANTENNAS                                                                               | \$20,000                                |
| PERSONAL EFFECTS AND PROPERTY OF OTHERS                                                                    | \$50,000                                |
| POLLUTANT CLEAN UP AND REMOVAL                                                                             | \$100,000                               |
| PROPERTY IN TRANSIT                                                                                        | \$100,000                               |
| PROPERTY OFF PREMISES                                                                                      | \$100,000                               |
| REFRIGERATED PRODUCTS                                                                                      | \$25,000                                |
| SALESPERSON'S SAMPLES                                                                                      | \$25,000                                |

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

55198 (12-10)

**PREMIER PROPERTY PLUS COVERAGE PACKAGE DECLARATION**

| COVERAGE                                 | LIMIT     |
|------------------------------------------|-----------|
| UTILITY SERVICES FAILURE                 | \$150,000 |
| VALUABLE PAPERS AND RECORDS ON PREMISES  | \$150,000 |
| VALUABLE PAPERS AND RECORDS OFF PREMISES | \$25,000  |
| WATER BACK-UP FROM SEWERS OR DRAINS      | \$50,000  |

## Forms that apply to this coverage part:

|               |               |               |               |               |
|---------------|---------------|---------------|---------------|---------------|
| 64004 (12-10) | 54198 (12-10) | 54334 (12-10) | 64020 (12-10) | 54189 (12-10) |
| 54186 (12-10) | 54218 (03-13) | 54217 (07-17) | 54216 (03-13) | 54214 (03-13) |
| 54221 (12-10) | 54220 (06-00) | 54219 (12-10) | 54338 (03-13) | 54339 (03-13) |
| 64010 (12-10) | 64352 (12-20) | 64000 (12-10) | 64001 (12-10) | 64002 (12-10) |

**Coverages Provided**

Insurance at the described premises applies only for coverages for which a limit of insurance is shown.

**LOCATION 0001 - BUILDING 0001****Location:** 3221 Retreat Dr, Hurricane, UT 84737-7778**Occupied As:** Reception Center**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

Specific Rate - Pers Prop: 0.033

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

| COVERAGE              | COINSURANCE | DEDUCTIBLE | LIMIT     | RATE  | PREMIUM  |
|-----------------------|-------------|------------|-----------|-------|----------|
| BUILDING<br>(BLANKET) |             |            | \$233,800 |       |          |
| Causes of Loss        |             |            |           |       |          |
| Basic Group I         | 90%         | \$10,000   |           | 0.023 | \$54.00  |
| Basic Group II        | 90%         | \$10,000   |           | 0.011 | \$26.00  |
| Special               | 90%         | \$10,000   |           | 0.012 | \$28.00  |
| Theft                 | 90%         | \$10,000   |           |       | Included |
| OPTIONAL COVERAGE     |             |            |           |       |          |

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                                       | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|------------------------------------------------|-------------|------------|--------------------|-------|----------|
| Agreed Value Exp Date 01-01-2027               |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027          |             |            |                    |       |          |
| Replacement Cost                               |             |            |                    |       |          |
| Equipment Breakdown                            |             | \$10,000   | See Form 54843     |       | \$3.00   |
| Property Plus Coverage Package                 |             | None       | See 55198 (12-10)  |       | \$18.00  |
| Tier: Premier                                  |             |            |                    |       |          |
| ORDINANCE OR LAW                               |             |            |                    |       |          |
| Coverage A-Undamaged Portion                   |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                          |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost                      |             | \$10,000   | \$160,000          |       | Included |
| PERSONAL PROPERTY<br>(BLANKET)                 |             |            | \$25,700           |       |          |
| Causes of Loss                                 |             |            |                    |       |          |
| Basic Group I                                  | 90%         | \$10,000   |                    | 0.020 | \$5.00   |
| Basic Group II                                 | 90%         | \$10,000   |                    | 0.005 | \$1.00   |
| Special                                        | 90%         | \$10,000   |                    | 0.054 | \$14.00  |
| Theft                                          | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                              |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027               |             |            |                    |       |          |
| Inflation Guard Factor Personal Property 1.025 |             |            |                    |       |          |
| Replacement Cost                               |             |            |                    |       |          |
| Equipment Breakdown                            |             | \$10,000   | See Form 54843     |       | \$1.00   |
| Property Plus Coverage Package                 |             | None       | See 55198 (12-10)  |       | \$3.00   |
| Tier: Premier                                  |             |            |                    |       |          |
| ORDINANCE OR LAW                               |             |            |                    |       |          |
| Coverage D-Tenant's I&B                        |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64013 (12-10) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64001 (12-10) | 64045 (07-13)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 64000 (12-10) | 59390 (11-20)  |                |                |

## LOCATION 0001 - BUILDING 0002

Location: 3221 Retreat Dr, Hurricane, UT 84737-7778

Occupied As: Spa/Fitness Center

Secured Interested Parties: None

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

**Rating Information**

Territory: 270

County: Washington

Program: Condominium-Residential A

Construction: Frame

Protection Class: 10W

Class Code: 0331

Rated As Sprinklered

Specific Rate - Building: 0.041

Specific Rate - Pers Prop: 0.033

| COVERAGE                                       | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|------------------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                          |             |            | \$670,700          |       |          |
| Causes of Loss                                 |             |            |                    |       |          |
| Basic Group I                                  | 90%         | \$10,000   |                    | 0.025 | \$168.00 |
| Basic Group II                                 | 90%         | \$10,000   |                    | 0.011 | \$74.00  |
| Special                                        | 90%         | \$10,000   |                    | 0.013 | \$87.00  |
| Theft                                          | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                              |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027               |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027          |             |            |                    |       |          |
| Replacement Cost                               |             |            |                    |       |          |
| Equipment Breakdown                            |             | \$10,000   | See Form 54843     |       | \$10.00  |
| Property Plus Coverage Package                 |             | None       | See 55198 (12-10)  |       | \$55.00  |
| Tier: Premier                                  |             |            |                    |       |          |
| ORDINANCE OR LAW                               |             |            |                    |       |          |
| Coverage A-Undamaged Portion                   |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                          |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost                      |             | \$10,000   | \$160,000          |       | Included |
| PERSONAL PROPERTY<br>(BLANKET)                 |             |            | \$51,400           |       |          |
| Causes of Loss                                 |             |            |                    |       |          |
| Basic Group I                                  | 90%         | \$10,000   |                    | 0.021 | \$11.00  |
| Basic Group II                                 | 90%         | \$10,000   |                    | 0.006 | \$3.00   |
| Special                                        | 90%         | \$10,000   |                    | 0.060 | \$31.00  |
| Theft                                          | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                              |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027               |             |            |                    |       |          |
| Inflation Guard Factor Personal Property 1.025 |             |            |                    |       |          |
| Replacement Cost                               |             |            |                    |       |          |
| Equipment Breakdown                            |             | \$10,000   | See Form 54843     |       | \$1.00   |
| Property Plus Coverage Package                 |             | None       | See 55198 (12-10)  |       | \$8.00   |
| Tier: Premier                                  |             |            |                    |       |          |
| ORDINANCE OR LAW                               |             |            |                    |       |          |
| Coverage D-Tenant's I&B                        |             | \$10,000   | \$160,000          |       | Included |

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64013 (12-10) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64001 (12-10) | 64045 (07-13)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 64000 (12-10) | 59390 (11-20)  |                |                |

**LOCATION 0001 - BUILDING 0003****Location:** 3221 Retreat Dr, Hurricane, UT 84737-7778**Occupied As:** Art Studio**Secured Interested Parties:** None**Rating Information**

Territory: 270

County: Washington

Program: Condominium-Residential A

Construction: Frame

Protection Class: 10W

Class Code: 0331

Rated As Sprinklered

Specific Rate - Building: 0.041

Specific Rate - Pers Prop: 0.033

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$276,900          |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.023 | \$64.00  |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.011 | \$30.00  |
| Special                               | 90%         | \$10,000   |                    | 0.012 | \$33.00  |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$4.00   |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$21.00  |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                                       | COINSURANCE | DEDUCTIBLE | LIMIT             | RATE  | PREMIUM  |
|------------------------------------------------|-------------|------------|-------------------|-------|----------|
| PERSONAL PROPERTY<br>(BLANKET)                 |             |            | \$51,400          |       |          |
| Causes of Loss                                 |             |            |                   |       |          |
| Basic Group I                                  | 90%         | \$10,000   |                   | 0.020 | \$10.00  |
| Basic Group II                                 | 90%         | \$10,000   |                   | 0.005 | \$3.00   |
| Special                                        | 90%         | \$10,000   |                   | 0.054 | \$28.00  |
| Theft                                          | 90%         | \$10,000   |                   |       | Included |
| OPTIONAL COVERAGE                              |             |            |                   |       |          |
| Agreed Value Exp Date 01-01-2027               |             |            |                   |       |          |
| Inflation Guard Factor Personal Property 1.025 |             |            |                   |       |          |
| Replacement Cost                               |             |            |                   |       |          |
| Equipment Breakdown                            |             | \$10,000   | See Form 54843    |       | \$1.00   |
| Property Plus Coverage Package                 |             | None       | See 55198 (12-10) |       | \$7.00   |
| Tier: Premier                                  |             |            |                   |       |          |
| ORDINANCE OR LAW<br>Coverage D-Tenant's I&B    |             | \$10,000   | \$160,000         |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64013 (12-10) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64001 (12-10) | 64045 (07-13)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 64000 (12-10) | 59390 (11-20)  |                |                |

**LOCATION 0001 - BUILDING 0004****Location:** 3221 Retreat Dr, Hurricane, UT 84737-7778**Occupied As:** Racquetball Bldg**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

| COVERAGE              | COINSURANCE | DEDUCTIBLE | LIMIT     | RATE  | PREMIUM |
|-----------------------|-------------|------------|-----------|-------|---------|
| BUILDING<br>(BLANKET) |             |            | \$355,600 |       |         |
| Causes of Loss        |             |            |           |       |         |
| Basic Group I         | 90%         | \$10,000   |           | 0.023 | \$82.00 |
| Basic Group II        | 90%         | \$10,000   |           | 0.011 | \$39.00 |
| Special               | 90%         | \$10,000   |           | 0.012 | \$43.00 |

Owners Ins. Co.

Issued 10-06-2025

 AGENCY SENTRY WEST INSURANCE SERVICES  
 43-0083-00 MKT TERR 076

 Company POLICY NUMBER 244643-57462861-26  
 Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|------|----------|
| Theft                                 | 90%         | \$10,000   |                    |      | Included |
| OPTIONAL COVERAGE                     |             |            |                    |      |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |      |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |      |          |
| Replacement Cost                      |             |            |                    |      |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |      | \$5.00   |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |      | \$28.00  |
| Tier: Premier                         |             |            |                    |      |          |
| ORDINANCE OR LAW                      |             |            |                    |      |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |      | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |      | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |      | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64013 (12-10) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64001 (12-10) | 64045 (07-13)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0005****Location:** 3221 Retreat Dr, Hurricane, UT 84737-7778**Occupied As:** Club House**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

Specific Rate - Pers Prop: 0.033

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

| COVERAGE              | COINSURANCE | DEDUCTIBLE | LIMIT     | RATE  | PREMIUM  |
|-----------------------|-------------|------------|-----------|-------|----------|
| BUILDING<br>(BLANKET) |             |            | \$639,700 |       |          |
| Causes of Loss        |             |            |           |       |          |
| Basic Group I         | 90%         | \$10,000   |           | 0.025 | \$160.00 |
| Basic Group II        | 90%         | \$10,000   |           | 0.011 | \$70.00  |
| Special               | 90%         | \$10,000   |           | 0.013 | \$83.00  |
| Theft                 | 90%         | \$10,000   |           |       | Included |
| OPTIONAL COVERAGE     |             |            |           |       |          |

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                                       | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|------------------------------------------------|-------------|------------|--------------------|-------|----------|
| Agreed Value Exp Date 01-01-2027               |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027          |             |            |                    |       |          |
| Replacement Cost                               |             |            |                    |       |          |
| Equipment Breakdown                            |             | \$10,000   | See Form 54843     |       | \$10.00  |
| Property Plus Coverage Package                 |             | None       | See 55198 (12-10)  |       | \$53.00  |
| Tier: Premier                                  |             |            |                    |       |          |
| ORDINANCE OR LAW                               |             |            |                    |       |          |
| Coverage A-Undamaged Portion                   |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                          |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost                      |             | \$10,000   | \$160,000          |       | Included |
| PERSONAL PROPERTY<br>(BLANKET)                 |             |            | \$51,400           |       |          |
| Causes of Loss                                 |             |            |                    |       |          |
| Basic Group I                                  | 90%         | \$10,000   |                    | 0.021 | \$11.00  |
| Basic Group II                                 | 90%         | \$10,000   |                    | 0.006 | \$3.00   |
| Special                                        | 90%         | \$10,000   |                    | 0.060 | \$31.00  |
| Theft                                          | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                              |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027               |             |            |                    |       |          |
| Inflation Guard Factor Personal Property 1.025 |             |            |                    |       |          |
| Replacement Cost                               |             |            |                    |       |          |
| Equipment Breakdown                            |             | \$10,000   | See Form 54843     |       | \$1.00   |
| Property Plus Coverage Package                 |             | None       | See 55198 (12-10)  |       | \$8.00   |
| Tier: Premier                                  |             |            |                    |       |          |
| ORDINANCE OR LAW                               |             |            |                    |       |          |
| Coverage D-Tenant's I&B                        |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64013 (12-10) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64001 (12-10) | 64045 (07-13)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 64000 (12-10) | 59390 (11-20)  |                |                |

## LOCATION 0001 - BUILDING 0006

Location: 3221 Retreat Dr, Hurricane, UT 84737-7778

Occupied As: Equipment Building

Secured Interested Parties: None

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$3,600            |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.017 | \$1.00   |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.009 | \$1.00   |
| Special                               | 90%         | \$10,000   |                    | 0.008 | \$1.00   |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$1.00   |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$1.00   |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64013 (12-10) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64001 (12-10) | 64045 (07-13)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0007****Location:** 3221 Retreat Dr, Hurricane, UT 84737-7778**Occupied As:** Pump Bldg By Lazy Ri**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

 AGENCY SENTRY WEST INSURANCE SERVICES  
 43-0083-00 MKT TERR 076

 Company POLICY NUMBER 244643-57462861-26  
 Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$120,100          |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.022 | \$26.00  |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.010 | \$12.00  |
| Special                               | 90%         | \$10,000   |                    | 0.011 | \$13.00  |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$2.00   |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$9.00   |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64013 (12-10) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64001 (12-10) | 64045 (07-13)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0008****Location:** 3221 Retreat Dr, Hurricane, UT 84737-7778**Occupied As:** Pump Bldg #1**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$45,000           |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.017 | \$8.00   |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.009 | \$4.00   |
| Special                               | 90%         | \$10,000   |                    | 0.008 | \$4.00   |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$1.00   |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$3.00   |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64013 (12-10) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64001 (12-10) | 64045 (07-13)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0009****Location:** 3221 Retreat Dr, Hurricane, UT 84737-7778**Occupied As:** Pump Bldg #2**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

 AGENCY SENTRY WEST INSURANCE SERVICES  
 43-0083-00 MKT TERR 076

 Company POLICY NUMBER 244643-57462861-26  
 Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$45,000           |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.017 | \$8.00   |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.009 | \$4.00   |
| Special                               | 90%         | \$10,000   |                    | 0.008 | \$4.00   |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$1.00   |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$3.00   |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64013 (12-10) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64001 (12-10) | 64045 (07-13)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0010****Location:** 3221 Retreat Dr, Hurricane, UT 84737-7778**Occupied As:** Pump Bldg # 2**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$64,100           |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.019 | \$12.00  |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.010 | \$6.00   |
| Special                               | 90%         | \$10,000   |                    | 0.009 | \$6.00   |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$1.00   |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$4.00   |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64013 (12-10) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64001 (12-10) | 64045 (07-13)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0011****Location:** 3221 Retreat Dr, Hurricane, UT 84737-7778**Occupied As:** Swimming Pool #1**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Spcl Class Rate - Property In The Open: 0.080

County: Washington

Construction: N/A

Class Code: 1190

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                          | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|-----------------------------------|-------------|------------|--------------------|-------|----------|
| PROPERTY IN THE OPEN<br>(BLANKET) |             |            | \$650,000          |       |          |
| Causes of Loss                    |             |            |                    |       |          |
| Basic Group I                     | 90%         | \$10,000   |                    | 0.025 | \$163.00 |
| Basic Group II                    | 90%         | \$10,000   |                    | 0.011 | \$72.00  |
| Special                           | 90%         | \$10,000   |                    | 0.013 | \$85.00  |
| Theft                             | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                 |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027  |             |            |                    |       |          |
| Replacement Cost                  |             |            |                    |       |          |
| Equipment Breakdown               |             | \$10,000   | See Form 54843     |       | \$10.00  |
| Property Plus Coverage Package    |             | None       | See 55198 (12-10)  |       | \$54.00  |
| Tier: Premier                     |             |            |                    |       |          |
| ORDINANCE OR LAW                  |             |            |                    |       |          |
| Coverage A-Undamaged Portion      |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition             |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost         |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64004 (12-10) | 64002 (12-10)  | CP0183 (11-13) | 59390 (11-20)  |

**LOCATION 0001 - BUILDING 0012****Location:** 3221 Retreat Dr, Hurricane, UT 84737-7778**Occupied As:** Swimming Pool #2**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Spcl Class Rate - Property In The Open: 0.080

County: Washington

Construction: N/A

Class Code: 1190

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                          | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|-----------------------------------|-------------|------------|--------------------|-------|----------|
| PROPERTY IN THE OPEN<br>(BLANKET) |             |            | \$650,000          |       |          |
| Causes of Loss                    |             |            |                    |       |          |
| Basic Group I                     | 90%         | \$10,000   |                    | 0.025 | \$163.00 |
| Basic Group II                    | 90%         | \$10,000   |                    | 0.011 | \$72.00  |
| Special                           | 90%         | \$10,000   |                    | 0.013 | \$85.00  |
| Theft                             | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                 |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027  |             |            |                    |       |          |
| Replacement Cost                  |             |            |                    |       |          |
| Equipment Breakdown               |             | \$10,000   | See Form 54843     |       | \$10.00  |
| Property Plus Coverage Package    |             | None       | See 55198 (12-10)  |       | \$54.00  |
| Tier: Premier                     |             |            |                    |       |          |
| ORDINANCE OR LAW                  |             |            |                    |       |          |
| Coverage A-Undamaged Portion      |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition             |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost         |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64004 (12-10) | 64002 (12-10)  | CP0183 (11-13) | 59390 (11-20)  |

**LOCATION 0001 - BUILDING 0013****Location:** 3221 Retreat Dr, Hurricane, UT 84737-7778**Occupied As:** Lazy River**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Spcl Class Rate - Property In The Open: 0.080

County: Washington

Construction: N/A

Class Code: 1190

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                          | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|-----------------------------------|-------------|------------|--------------------|-------|----------|
| PROPERTY IN THE OPEN<br>(BLANKET) |             |            | \$500,000          |       |          |
| Causes of Loss                    |             |            |                    |       |          |
| Basic Group I                     | 90%         | \$10,000   |                    | 0.023 | \$115.00 |
| Basic Group II                    | 90%         | \$10,000   |                    | 0.011 | \$55.00  |
| Special                           | 90%         | \$10,000   |                    | 0.012 | \$60.00  |
| Theft                             | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                 |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027  |             |            |                    |       |          |
| Replacement Cost                  |             |            |                    |       |          |
| Equipment Breakdown               |             | \$10,000   | See Form 54843     |       | \$7.00   |
| Property Plus Coverage Package    |             | None       | See 55198 (12-10)  |       | \$39.00  |
| Tier: Premier                     |             |            |                    |       |          |
| ORDINANCE OR LAW                  |             |            |                    |       |          |
| Coverage A-Undamaged Portion      |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition             |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost         |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64004 (12-10) | 64002 (12-10)  | CP0183 (11-13) | 59390 (11-20)  |

**LOCATION 0001 - BUILDING 0014****Location:** 3221 Retreat Dr, Hurricane, UT 84737-7778**Occupied As:** Tennis Courts**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Spcl Class Rate - Property In The Open: 0.529

County: Washington

Construction: N/A

Class Code: 1190

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                          | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|-----------------------------------|-------------|------------|--------------------|-------|----------|
| PROPERTY IN THE OPEN<br>(BLANKET) |             |            | \$20,000           |       |          |
| Causes of Loss                    |             |            |                    |       |          |
| Basic Group I                     | 90%         | \$10,000   |                    | 0.017 | \$3.00   |
| Basic Group II                    | 90%         | \$10,000   |                    | 0.009 | \$2.00   |
| Special                           | 90%         | \$10,000   |                    | 0.008 | \$2.00   |
| Theft                             | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                 |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027  |             |            |                    |       |          |
| Replacement Cost                  |             |            |                    |       |          |
| Equipment Breakdown               |             | \$10,000   | See Form 54843     |       | \$1.00   |
| Property Plus Coverage Package    |             | None       | See 55198 (12-10)  |       | \$1.00   |
| Tier: Premier                     |             |            |                    |       |          |
| ORDINANCE OR LAW                  |             |            |                    |       |          |
| Coverage A-Undamaged Portion      |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition             |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost         |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64004 (12-10) | 64002 (12-10)  | CP0183 (11-13) | 59390 (11-20)  |

**LOCATION 0001 - BUILDING 0015****Location:** 3221 Retreat Dr, Hurricane, UT 84737-7778**Occupied As:** Pickleball Courts**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Spcl Class Rate - Property In The Open: 0.529

County: Washington

Construction: N/A

Class Code: 1190

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                          | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|-----------------------------------|-------------|------------|--------------------|-------|----------|
| PROPERTY IN THE OPEN<br>(BLANKET) |             |            | \$20,000           |       |          |
| Causes of Loss                    |             |            |                    |       |          |
| Basic Group I                     | 90%         | \$10,000   |                    | 0.017 | \$3.00   |
| Basic Group II                    | 90%         | \$10,000   |                    | 0.009 | \$2.00   |
| Special                           | 90%         | \$10,000   |                    | 0.008 | \$2.00   |
| Theft                             | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                 |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027  |             |            |                    |       |          |
| Replacement Cost                  |             |            |                    |       |          |
| Equipment Breakdown               |             | \$10,000   | See Form 54843     |       | \$1.00   |
| Property Plus Coverage Package    |             | None       | See 55198 (12-10)  |       | \$1.00   |
| Tier: Premier                     |             |            |                    |       |          |
| ORDINANCE OR LAW                  |             |            |                    |       |          |
| Coverage A-Undamaged Portion      |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition             |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost         |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64004 (12-10) | 64002 (12-10)  | CP0183 (11-13) | 59390 (11-20)  |

**LOCATION 0001 - BUILDING 0016****Location:** 3221 Retreat Dr, Hurricane, UT 84737-7778**Occupied As:** Perimeter Wall/Fence**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Spcl Class Rate - Property In The Open: 0.100

County: Washington

Construction: N/A

Class Code: 1190

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                          | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|-----------------------------------|-------------|------------|--------------------|-------|----------|
| PROPERTY IN THE OPEN<br>(BLANKET) |             |            | \$175,000          |       |          |
| Causes of Loss                    |             |            |                    |       |          |
| Basic Group I                     | 90%         | \$10,000   |                    | 0.022 | \$39.00  |
| Basic Group II                    | 90%         | \$10,000   |                    | 0.010 | \$18.00  |
| Special                           | 90%         | \$10,000   |                    | 0.011 | \$19.00  |
| Theft                             | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                 |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027  |             |            |                    |       |          |
| Replacement Cost                  |             |            |                    |       |          |
| Equipment Breakdown               |             | \$10,000   | See Form 54843     |       | \$2.00   |
| Property Plus Coverage Package    |             | None       | See 55198 (12-10)  |       | \$13.00  |
| Tier: Premier                     |             |            |                    |       |          |
| ORDINANCE OR LAW                  |             |            |                    |       |          |
| Coverage A-Undamaged Portion      |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition             |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost         |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64004 (12-10) | 64002 (12-10)  | CP0183 (11-13) | 59390 (11-20)  |

**LOCATION 0001 - BUILDING 0017****Location:** 3221 Retreat Dr, Hurricane, UT 84737-7778**Occupied As:** Exterior Light Poles**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Spcl Class Rate - Property In The Open: 0.100

County: Washington

Construction: N/A

Class Code: 1190

Owners Ins. Co.

Issued 10-06-2025

 AGENCY SENTRY WEST INSURANCE SERVICES  
 43-0083-00 MKT TERR 076

 Company POLICY NUMBER 244643-57462861-26  
 Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                          | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|-----------------------------------|-------------|------------|--------------------|-------|----------|
| PROPERTY IN THE OPEN<br>(BLANKET) |             |            | \$8,000            |       |          |
| Causes of Loss                    |             |            |                    |       |          |
| Basic Group I                     | 90%         | \$10,000   |                    | 0.017 | \$1.00   |
| Basic Group II                    | 90%         | \$10,000   |                    | 0.009 | \$1.00   |
| Special                           | 90%         | \$10,000   |                    | 0.008 | \$1.00   |
| Theft                             | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                 |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027  |             |            |                    |       |          |
| Replacement Cost                  |             |            |                    |       |          |
| Equipment Breakdown               |             | \$10,000   | See Form 54843     |       | \$1.00   |
| Property Plus Coverage Package    |             | None       | See 55198 (12-10)  |       | \$1.00   |
| Tier: Premier                     |             |            |                    |       |          |
| ORDINANCE OR LAW                  |             |            |                    |       |          |
| Coverage A-Undamaged Portion      |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition             |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost         |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64004 (12-10) | 64002 (12-10)  | CP0183 (11-13) | 59390 (11-20)  |

**LOCATION 0001 - BUILDING 0018****Location:** 3239 & 3241 S Retreat Dr, Hurricane, UT 84737-7778**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,492,900        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$373.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$179.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$209.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$23.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$128.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64013 (12-10) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64001 (12-10) | 64045 (07-13)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0019****Location:** 3231 & 3235 S Retreat Dr, Hurricane, UT 84737-7778**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,175,800        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$294.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$141.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$165.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$18.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$101.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64013 (12-10) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64001 (12-10) | 64045 (07-13)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0020****Location:** 3221 & 3229 S Retreat Dr, Hurricane, UT 84737-7778**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

 AGENCY SENTRY WEST INSURANCE SERVICES  
 43-0083-00 MKT TERR 076

 Company POLICY NUMBER 244643-57462861-26  
 Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,246,300        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$312.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$150.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$174.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$19.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$107.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64013 (12-10) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64001 (12-10) | 64045 (07-13)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0021****Location:** 3225 S Retreat Dr & 3219 S, Dyami View, Hurricane, UT 84737-7778**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$942,000          |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$236.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.011 | \$104.00 |
| Special                               | 90%         | \$10,000   |                    | 0.013 | \$122.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$14.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$78.00  |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64013 (12-10) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64001 (12-10) | 64045 (07-13)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0022****Location:** 3215 & 3211 S Dyami View, Hurricane, UT 84737-7778**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,480,900        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$370.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$178.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$207.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$23.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$127.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64013 (12-10) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64001 (12-10) | 64045 (07-13)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0023****Location:** 3205 S Dyami View, Hurricane, UT 84737-1439**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

 AGENCY SENTRY WEST INSURANCE SERVICES  
 43-0083-00 MKT TERR 076

 Company POLICY NUMBER 244643-57462861-26  
 Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,554,400        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$389.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$187.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$218.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$24.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$134.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64013 (12-10) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64001 (12-10) | 64045 (07-13)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0024****Location:** 3201 & 3197 S Dyami View, Hurricane, UT 84737-7778**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,556,800        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$389.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$187.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$218.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$24.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$134.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64013 (12-10) | 64010 (12-10)  | 64352 (12-20)  | 54843 (07-19)  |
| 64020 (12-10)  | 64001 (12-10) | 64045 (07-13)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0025****Location:** 3191 & 3187 S Dyami View, Hurricane, UT 84737-7778**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

 AGENCY SENTRY WEST INSURANCE SERVICES  
 43-0083-00 MKT TERR 076

 Company POLICY NUMBER 244643-57462861-26  
 Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,556,800        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$389.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$187.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$218.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$24.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$134.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64013 (12-10)  | 64010 (12-10)  | 64352 (12-20)  |
| 54843 (07-19)  | 64001 (12-10) | 64020 (12-10)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0026****Location:** 5004 & 5018 W Honani Path, Hurricane, UT 84737-7778**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

 AGENCY SENTRY WEST INSURANCE SERVICES  
 43-0083-00 MKT TERR 076

 Company POLICY NUMBER 244643-57462861-26  
 Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,454,500        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$364.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$175.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$204.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$23.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$125.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64013 (12-10)  | 64010 (12-10)  | 64352 (12-20)  |
| 54843 (07-19)  | 64001 (12-10) | 64020 (12-10)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0027****Location:** 5042 W Honani Path, Hurricane, UT 84737-7778**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,415,400        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$354.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$170.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$198.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$22.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$121.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64013 (12-10)  | 64010 (12-10)  | 64352 (12-20)  |
| 54843 (07-19)  | 64001 (12-10) | 64020 (12-10)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0028****Location:** 3186 S Yansa Trail, Hurricane, UT 84737-7778**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,570,000        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$393.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$188.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$220.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$24.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$135.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64013 (12-10)  | 64010 (12-10)  | 64352 (12-20)  |
| 54843 (07-19)  | 64001 (12-10) | 64020 (12-10)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0029****Location:** 3188 S Yansa Trail, Hurricane, UT 84737-7778**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

 AGENCY SENTRY WEST INSURANCE SERVICES  
 43-0083-00 MKT TERR 076

 Company POLICY NUMBER 244643-57462861-26  
 Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,203,600        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$301.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$144.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$169.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$19.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$103.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64013 (12-10)  | 64010 (12-10)  | 64352 (12-20)  |
| 54843 (07-19)  | 64001 (12-10) | 64020 (12-10)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0030****Location:** 3200 S Yansa Trail, Hurricane, UT 84737-7778**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,415,800        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$354.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$170.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$198.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$22.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$121.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64013 (12-10)  | 64010 (12-10)  | 64352 (12-20)  |
| 54843 (07-19)  | 64001 (12-10) | 64020 (12-10)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0031****Location:** 3210 & 3218 S Dyami View, Hurricane, UT 84737-7778**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

 AGENCY SENTRY WEST INSURANCE SERVICES  
 43-0083-00 MKT TERR 076

 Company POLICY NUMBER 244643-57462861-26  
 Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,374,800        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$344.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$165.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$192.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$21.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$118.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64013 (12-10)  | 64010 (12-10)  | 64352 (12-20)  |
| 54843 (07-19)  | 64001 (12-10) | 64020 (12-10)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0032****Location:** 5041 & 5047 W Retreat Dr, Hurricane, UT 84737-7778**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,374,800        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$344.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$165.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$192.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$21.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$118.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64013 (12-10)  | 64010 (12-10)  | 64352 (12-20)  |
| 54843 (07-19)  | 64001 (12-10) | 64020 (12-10)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0033****Location:** 3215 & 3219 Yansa Trail, Hurricane, UT 84737-7778**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,755,400        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$439.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$211.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$246.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$27.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$151.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64013 (12-10)  | 64010 (12-10)  | 64352 (12-20)  |
| 54843 (07-19)  | 64001 (12-10) | 64020 (12-10)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0034****Location:** 3229 S Yansa Trail, Hurricane, UT 84737-7778**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,188,800        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$297.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$143.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$166.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$18.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$102.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64013 (12-10)  | 64010 (12-10)  | 64352 (12-20)  |
| 54843 (07-19)  | 64001 (12-10) | 64020 (12-10)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0035****Location:** 3231 & 3233 S Yansa Trail, Hurricane, UT 84737-7778**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,281,900        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$320.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$154.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$179.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$20.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$110.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64013 (12-10)  | 64010 (12-10)  | 64352 (12-20)  |
| 54843 (07-19)  | 64001 (12-10) | 64020 (12-10)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0036****Location:** 3235 & 3239 S Yansa Trail, Hurricane, UT 84737-7778**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

 AGENCY SENTRY WEST INSURANCE SERVICES  
 43-0083-00 MKT TERR 076

 Company POLICY NUMBER 244643-57462861-26  
 Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,281,900        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$320.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$154.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$179.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$20.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$110.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64013 (12-10)  | 64010 (12-10)  | 64352 (12-20)  |
| 54843 (07-19)  | 64001 (12-10) | 64020 (12-10)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0037****Location:** 5024 & 5014 W Nashoba Trail, Hurricane, UT 84737-7778**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

 AGENCY SENTRY WEST INSURANCE SERVICES  
 43-0083-00 MKT TERR 076

 Company POLICY NUMBER 244643-57462861-26  
 Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,056,900        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$264.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$127.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$148.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$16.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$91.00  |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64013 (12-10)  | 64010 (12-10)  | 64352 (12-20)  |
| 54843 (07-19)  | 64001 (12-10) | 64020 (12-10)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0038****Location:** 5004 W & 5009 Snashoba Trail, Hurricane, UT 84737-7778**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,159,800        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$290.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$139.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$162.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$18.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$99.00  |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64013 (12-10)  | 64010 (12-10)  | 64352 (12-20)  |
| 54843 (07-19)  | 64001 (12-10) | 64020 (12-10)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0039****Location:** 5021 S Nashoba Trail & 3245 S, Yansa Trail, Hurricane, UT 84737-7778**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,360,200        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$340.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$163.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$190.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$21.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$117.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64013 (12-10)  | 64010 (12-10)  | 64352 (12-20)  |
| 54843 (07-19)  | 64001 (12-10) | 64020 (12-10)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0040****Location:** 3257 S Yansa Trl, Hurricane, UT 84737-1434**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$691,100          |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$173.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.011 | \$76.00  |
| Special                               | 90%         | \$10,000   |                    | 0.013 | \$90.00  |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$10.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$57.00  |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64013 (12-10)  | 64010 (12-10)  | 64352 (12-20)  |
| 54843 (07-19)  | 64001 (12-10) | 64020 (12-10)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0041****Location:** 3271 & 3275 S Yansa Trail, Hurricane, UT 84737-1434**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,591,400        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$398.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$191.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$223.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$25.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$137.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64013 (12-10)  | 64010 (12-10)  | 64352 (12-20)  |
| 54843 (07-19)  | 64001 (12-10) | 64020 (12-10)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0042****Location:** 3221 & 3225 S Yansa Trail, Hurricane, UT 84737-1434**Occupied As:** 1-4 Units**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

 AGENCY SENTRY WEST INSURANCE SERVICES  
 43-0083-00 MKT TERR 076

 Company POLICY NUMBER 244643-57462861-26  
 Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,962,200        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$491.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$235.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$275.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$30.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$168.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 64045 (07-13) | 64013 (12-10)  | 64010 (12-10)  | 64352 (12-20)  |
| 54843 (07-19)  | 64001 (12-10) | 64020 (12-10)  | 64004 (12-10)  | 54956 (01-11)  |
| 54989 (10-13)  | 59390 (11-20) |                |                |                |

**LOCATION 0001 - BUILDING 0043****Location:** 3230 S Yansa Trl, Hurricane, UT 84737-1434**Occupied As:** Condo**Secured Interested Parties:** None**Rating Information**

Territory: 270

Program: Condominium-Residential A

Protection Class: 10W

Rated As Sprinklered

County: Washington

Construction: Frame

Class Code: 0331

Specific Rate - Building: 0.041

Owners Ins. Co.

Issued 10-06-2025

 AGENCY SENTRY WEST INSURANCE SERVICES  
 43-0083-00 MKT TERR 076

 Company POLICY NUMBER 244643-57462861-26  
 Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                              | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|---------------------------------------|-------------|------------|--------------------|-------|----------|
| BUILDING<br>(BLANKET)                 |             |            | \$1,817,600        |       |          |
| Causes of Loss                        |             |            |                    |       |          |
| Basic Group I                         | 90%         | \$10,000   |                    | 0.025 | \$454.00 |
| Basic Group II                        | 90%         | \$10,000   |                    | 0.012 | \$218.00 |
| Special                               | 90%         | \$10,000   |                    | 0.014 | \$254.00 |
| Theft                                 | 90%         | \$10,000   |                    |       | Included |
| OPTIONAL COVERAGE                     |             |            |                    |       |          |
| Agreed Value Exp Date 01-01-2027      |             |            |                    |       |          |
| Inflation Guard Factor Building 1.027 |             |            |                    |       |          |
| Replacement Cost                      |             |            |                    |       |          |
| Equipment Breakdown                   |             | \$10,000   | See Form 54843     |       | \$28.00  |
| Property Plus Coverage Package        |             | None       | See 55198 (12-10)  |       | \$156.00 |
| Tier: Premier                         |             |            |                    |       |          |
| ORDINANCE OR LAW                      |             |            |                    |       |          |
| Coverage A-Undamaged Portion          |             | \$10,000   | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition                 |             | \$10,000   | \$160,000          |       | Included |
| Coverage C-Increased Cost             |             | \$10,000   | \$160,000          |       | Included |

## Forms that apply to this building:

|                |               |                |                |                |
|----------------|---------------|----------------|----------------|----------------|
| 59350 (01-15)  | 54835 (07-08) | IL0266 (07-21) | IL0003 (07-02) | CP0127 (03-96) |
| 64224 (01-16)  | 59325 (12-19) | 64326 (07-19)  | IL0017 (11-85) | 64393 (08-22)  |
| CP0090 (07-88) | 54956 (01-11) | 64045 (07-13)  | 64000 (12-10)  | 64013 (12-10)  |
| 64010 (12-10)  | 64352 (12-20) | 54843 (07-19)  | 64020 (12-10)  | 64004 (12-10)  |
| 59390 (11-20)  |               |                |                |                |

| COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY     | PREMIUM     |
|----------------------------------------------------------|-------------|
| TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390 | \$248.00    |
| LOCATION 0001                                            | \$24,916.00 |

55040 (11-87)

## COMMERCIAL GENERAL LIABILITY COVERAGE

| COVERAGE                                                        | LIMITS OF INSURANCE |
|-----------------------------------------------------------------|---------------------|
| General Aggregate<br>(Other Than Products-Completed Operations) | \$4,000,000         |
| Products-Completed Operations Aggregate                         | \$4,000,000         |
| Personal And Advertising Injury                                 | \$2,000,000         |
| Each Occurrence                                                 | \$2,000,000         |
| COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT                   |                     |

Owners Ins. Co.

Issued 10-06-2025

AGENCY SENTRY WEST INSURANCE SERVICES  
43-0083-00 MKT TERR 076

Company POLICY NUMBER 244643-57462861-26  
Bill 57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term 01-01-2026 to 01-01-2027

| COVERAGE                                                                                | LIMITS OF INSURANCE         |
|-----------------------------------------------------------------------------------------|-----------------------------|
| Damage to Premises Rented to You<br>(Fire, Lightning, Explosion, Smoke or Water Damage) | \$300,000 Any One Premises  |
| Medical Payments                                                                        | \$10,000 Any One Person     |
| Hired Auto & Non-Owned Auto                                                             | \$2,000,000 Each Occurrence |
| Expanded Coverage Details See Form:                                                     |                             |
| Extended Watercraft                                                                     |                             |
| Personal Injury Extension                                                               |                             |
| Broadened Supplementary Payments                                                        |                             |
| Broadened Knowledge Of Occurrence                                                       |                             |
| Additional Products-Completed Operations Aggregate                                      |                             |
| Blanket Additional Insured - Lessor of Leased Equipment                                 |                             |
| Blanket Additional Insured - Managers or Lessors of Premises                            |                             |
| Newly Formed or Acquired Organizations Extension                                        |                             |
| Blanket Waiver of Subrogation                                                           |                             |

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55885.

AUDIT TYPE: Non-Audited

Forms that apply to this coverage:

|                |                |                |                |                |
|----------------|----------------|----------------|----------------|----------------|
| 59350 (01-15)  | 55405 (07-08)  | 55146 (06-04)  | CG2106 (05-14) | CG2109 (06-15) |
| 55091 (05-17)  | CG2167 (12-04) | CG0147 (11-13) | IL0021 (07-02) | 59325 (12-19)  |
| CG0001 (04-13) | CG0186 (11-94) | IL0017 (11-85) | 55513 (05-17)  | 55029 (05-17)  |
| CG2196 (03-05) | IL0266 (07-21) | CG2132 (05-09) | CG2147 (12-07) | 55885 (05-17)  |
| CG4032 (05-23) | 59390 (11-20)  |                |                |                |

**LOCATION 0001 - BUILDING 0001**

Location: 3221 Retreat Dr, Hurricane, UT 84737-7778

Territory: 001

County: Washington

| CLASSIFICATION                                                                                      | CODE  | SUBLINE                 | PREMIUM BASIS            | RATE                      | PREMIUM                |
|-----------------------------------------------------------------------------------------------------|-------|-------------------------|--------------------------|---------------------------|------------------------|
| Commercial General Liability Plus Endorsement<br>Included At 7.5% Of The Premises Operation Premium | 00501 | Prem/Op                 | Prem/Op Prem<br>Included | Included                  | Included               |
| Condominiums - Residential With Pool - (Association<br>Risk Only)                                   | 62004 | Prem/Op<br>Prod/Comp Op | Units<br>45<br>45        | Each 1<br>52.514<br>5.933 | \$2,363.00<br>\$267.00 |

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY**

|                                                          | PREMIUM           |
|----------------------------------------------------------|-------------------|
| TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390 | \$26.00           |
| <b>LOCATION 0001</b>                                     | <b>\$2,656.00</b> |

Owners Ins. Co.

Issued10-06-2025

AGENCYSENTRY WEST INSURANCE SERVICES  
43-0083-00MKT TERR 076

CompanyBill

POLICY NUMBER244643-57462861-26  
57-46-UT-2501

INSURED TAVA HOMEOWNERS ASSOCIATION

Term01-01-2026to01-01-2027

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55056 (07-87)

SUPPLEMENTAL DECLARATIONS

TOTAL BUILDING & PROP IN THE OPEN BLANKET LIMIT: \$40,439,500  
TOTAL BUSINESS PERSONAL PROPERTY BLANKET LIMIT: \$179,900

54835 (7-08)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## **CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL PROPERTY COVERAGE PART**

#### **A. Applicability Of This Endorsement**

1. The provisions of this endorsement will apply if and when one of the following situations occurs:
  - a. The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act), terminates; or
  - b. The Program is renewed, extended or otherwise continued in effect:
    - (1) With revisions that increase insurers' statutory percentage deductible or decrease the federal government's statutory percentage share in potential terrorism losses above such deductible, or that results in a change in the level or terms or conditions of coverage; and
    - (2) We are not required by the Program to make terrorism coverage available to you and elect not to do so.
2. When this endorsement becomes applicable in accordance with the terms of A.1.a. or A.1.b., above, it supersedes any terrorism endorsement already endorsed to this policy that addresses "certified acts of terrorism".

3. If this endorsement does NOT become applicable, then any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism", will remain in effect. However, if the Program is renewed, extended or otherwise continued in effect with revisions that change the level or terms or conditions of coverage, and we are required to offer you the revised coverage or to provide the revised coverage to those who previously accepted coverage under the Program, then we will take the appropriate steps in response to the federal requirements.

- B.** The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks. "Terrorism" means activities against persons, organizations or property of any nature:

1. That involve the following or preparation for the following:
  - a. Use or threat of force or violence; or
  - b. Commission or threat of a dangerous act; or
  - c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

**2. When one or both of the following applies:**

- a.** The effect is to intimidate or coerce a government or the civilian population or any segments thereof, or to disrupt any segment of the economy; or
- b.** It appears that the intent is to intimidate or coerce a government or the civilian population or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

**C. The following exclusion is added:****Exclusion Of "Terrorism"**

We will not pay for loss or damage caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. This exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

- 1.** The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;
- 2.** Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material;
- 3.** The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
- 4.** Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, regardless of whether this endorsement was in effect during the entirety of that time period or not.

64326 (7-19)

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CHANGES - ACTUAL CASH VALUE AND DEPRECIATION**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL PROPERTY COVERAGE PART**

Wherever it appears in this Coverage Part and any endorsement attached to this Coverage Part:

- 1.** Actual cash value means the cost to repair or replace lost or damaged property with property of similar quality and features reduced by the amount of depreciation applicable to the lost or damaged property immediately prior to the loss.
- 2.** Depreciation means a decrease in value because of age, wear, obsolescence or market value and includes:
  - a.** The cost of materials, labor and services;

- b.** Any applicable taxes; and
- c.** Profit and overhead necessary to repair, rebuild or replace lost or damaged property.

The meanings of actual cash value and depreciation in this endorsement supersedes any provision in this Coverage Part and any endorsement attached to this Coverage Part to the contrary.

All other policy terms and conditions apply.

55405 (7-08)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
LIQUOR LIABILITY COVERAGE PART  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART  
RAILROAD PROTECTIVE LIABILITY COVERAGE PART

### A. Applicability Of This Endorsement

1. The provisions of this endorsement will apply if and when one of the following situations occurs:
  - a. The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act), terminates; or
  - b. The Program is renewed, extended or otherwise continued in effect:
    - (1) With revisions that increase insurers' statutory percentage deductible or decrease the federal government's statutory percentage share in potential terrorism losses above such deductible, or that results in a change in the level or terms or conditions of coverage; and
    - (2) We are not required by the Program to make terrorism coverage available to you and elect not to do so.
2. When this endorsement becomes applicable in accordance with the terms of A.1.a. or A.1.b., above, it supersedes any terrorism

endorsement already endorsed to this policy that addresses "certified acts of terrorism".

3. If this endorsement does NOT become applicable, then any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism", will remain in effect. However, if the Program is renewed, extended or otherwise continued in effect with revisions that change the level or terms or conditions of coverage, and we are required to offer you the revised coverage or to provide revised coverage to those who previously accepted coverage under the Program, then we will take the appropriate steps in response to the federal requirements.

- B. The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks.

"Terrorism" means activities against persons, organizations or property of any nature:

1. That involve the following or preparation for the following:
  - a. Use or threat of force or violence; or
  - b. Commission or threat of a dangerous act; or

- c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

2. When one or both of the following applies:

- a. The effect is to intimidate or coerce a government or the civilian population or any segments thereof, or to disrupt any segment of the economy; or
- b. It appears that the intent is to intimidate or coerce a government or the civilian population, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

C. The following exclusion is added:

**Exclusion Of "Terrorism"**

We will not pay for "bodily injury", "property damage", "personal injury" or "advertising injury" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". All "bodily injury", "property damage", "personal injury" or "advertising injury" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such

injury or damage. This exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;
2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material;
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, regardless of whether this endorsement was in effect during the entirety of that time period or not.

COMMERCIAL GENERAL LIABILITY  
CG 40 32 05 23

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION - PERFLUOROALKYL AND POLYFLUOROALKYL SUBSTANCES (PFAS)**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE PART**

- A. The following exclusion is added to Paragraph 2.  
Exclusions of Section I - Coverage A - Bodily  
Injury And Property Damage Liability:**

**2. Exclusions**

This insurance does not apply to:

**Perfluoroalkyl And Polyfluoroalkyl  
Substances**

- a.** "Bodily injury" or "property damage" which would not have occurred, in whole or in part, but for the actual, alleged, threatened or suspected inhalation, ingestion, absorption, consumption, discharge, dispersal, seepage, migration, release or escape of, contact with, exposure to, existence of, or presence of, any "perfluoroalkyl or polyfluoroalkyl substances".
- b.** Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, "perfluoroalkyl or polyfluoroalkyl substances", by any insured or by any other person or entity.

- B. The following exclusion is added to Paragraph 2.  
Exclusions of Section I - Coverage B - Personal  
And Advertising Injury Liability:**

**2. Exclusions**

This insurance does not apply to:

**Perfluoroalkyl And Polyfluoroalkyl  
Substances**

- a.** "Personal and advertising injury" which would not have taken place, in whole or in part, but for the actual, alleged, threatened or suspected inhalation, ingestion, absorption, consumption, discharge, dispersal, seepage, migration, release or

escape of, contact with, exposure to, existence of, or presence of, any "perfluoroalkyl or polyfluoroalkyl substances".

- b.** Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, "perfluoroalkyl or polyfluoroalkyl substances", by any insured or by any other person or entity.

- C. The following definition is added to the Definitions  
Section:**  
"Perfluoroalkyl or polyfluoroalkyl substances" means any:

- 1.** Chemical or substance that contains one or more alkyl carbons on which hydrogen atoms have been partially or completely replaced by fluorine atoms, including but not limited to:
  - a.** Polymer, oligomer, monomer or nonpolymer chemicals and their homologues, isomers, telomers, salts, derivatives, precursor chemicals, degradation products or by-products;
  - b.** Perfluoroalkyl acids (PFAA), such as perfluorooctanoic acid (PFOA) and its salts, or perfluorooctane sulfonic acid (PFOS) and its salts;
  - c.** Perfluoropolyethers (PFPE);
  - d.** Fluorotelomer-based substances; or
  - e.** Side-chain fluorinated polymers; or
- 2.** Good or product, including containers, materials, parts or equipment furnished in connection with such goods or products, that consists of or contains any chemical or substance described in Paragraph **C.1.**

**CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM  
AND  
IMPORTANT INFORMATION REGARDING TERRORISM RISK  
INSURANCE COVERAGE**

It is agreed:

1. With respect to any one or more certified acts of terrorism, we will not pay any amounts for which we are not responsible because of the application of any provision which results in a cap on our liability for payments for terrorism losses in accordance with the terms of the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).
2. Certified act of terrorism means any act certified by the Secretary of the Treasury, in consultation with:
  - a. the Secretary of Homeland Security; and
  - b. the Attorney General of the United Statesto be an act of terrorism as defined and in accordance with the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).
3. Under the federal Terrorism Risk Act of 2002 (including ensuing Congressional actions pursuant to the Act) a terrorist act may be certified:
  - a. if the aggregate covered commercial property and casualty insurance losses resulting from the terrorist act exceed \$5 million; and
  - b. (1) if the act of terrorism is:
    - a) a violent act; or
    - b) an act that is dangerous to human life, property or infrastructure; and(2) if the act is committed:
    - a) by an individual or individuals as part of an effort to coerce the civilian population of the United States; or
    - b) to influence the policy or affect the conduct of the United States government by coercion.

All other policy terms and conditions apply.

## IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE

The Terrorism Risk Insurance Act of 2002 was signed into law on November 26, 2002. The Act (including ensuing Congressional actions pursuant to the Act) defines an act of terrorism, to mean any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States to be (i) an act of terrorism; (ii) to be a violent act or an act that is dangerous to human life, property or infrastructure; (iii) to have resulted in damage within the United States or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and (iv) to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States government by coercion.

Subject to the policy terms and conditions, this policy provides insurance coverage for acts of terrorism as defined in the Act.

Any coverage for certain commercial lines of property and casualty insurance provided by your policy for losses caused by certified acts of terrorism are partially paid by the federal government under a formula established by federal law. Under this formula, the government will reimburse us for 85% of such covered losses that exceed the statutory deductible paid by us. However, beginning January 1, 2016 the share will decrease 1% per calendar year until it equals 80%. **You should also know that in the event aggregate insured losses exceed \$100 billion during any year the Act is in effect, then the federal government and participating United States insurers that have met their insurer deductible shall not be liable for the payment of any portion of that amount of the loss that exceeds \$100 billion. In the event that aggregate insured losses exceed \$100 billion annually, no additional claims will be paid by the federal government or insurers.** This formula is currently effective through December 31, 2020 unless extended.

The premium charge, if any, for this coverage is shown separately on the attached Declarations page. In the event of a certified act of terrorism, future policies also may include a government assessed terrorism loss risk-spreading premium in accordance with the provisions of the Act.

Please contact us if you would like to reject coverage for certified acts of terrorism.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **UTAH CHANGES - CANCELLATION AND NONRENEWAL**

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART  
COMMERCIAL AUTOMOBILE COVERAGE PART  
COMMERCIAL GENERAL LIABILITY COVERAGE PART  
COMMERCIAL INLAND MARINE COVERAGE PART  
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
COMMERCIAL PROPERTY COVERAGE PART  
CRIME AND FIDELITY COVERAGE PART  
EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART  
EQUIPMENT BREAKDOWN COVERAGE PART  
FARM COVERAGE PART  
FARM UMBRELLA LIABILITY POLICY  
LIQUOR LIABILITY COVERAGE PART  
MEDICAL PROFESSIONAL LIABILITY COVERAGE PART  
POLLUTION LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS COVERAGE PART

- A.** Paragraph **A.2.** of the **Cancellation** Common Policy Condition is replaced by the following:
- 2.** We may cancel this policy:
- a.** By mailing or delivering written notice of cancellation to:
    - (1)** The first Named Insured;
    - (2)** Each assignee of the first Named Insured, if the assignee is named in the policy; and
    - (3)** Each loss payee or mortgagee or lienholder under property insurance of the first Named Insured, if the loss payee, mortgagee, or lienholder is named in the policy;at least 10 days before the effective date of cancellation if we cancel for nonpayment of premium. Notice of cancellation for nonpayment of premium will be mailed or delivered to an agent of record of the first Named Insured on or before the day notice is provided to the first Named Insured; or
  - b.** By mailing or delivering to the first Named Insured written notice of cancellation at least 30 days before the effective date of cancellation if we cancel for any other reason.
- B.** The following is added to the **Cancellation** Common Policy Condition:
- 7.** If this policy has been in effect for 60 days or more, or if this is a renewal of a policy we issued, we may cancel this policy only for one or more of the following reasons:
- a.** Nonpayment of premium;
  - b.** Material misrepresentation;
  - c.** Substantial change in the risk assumed unless we should reasonably have foreseen the change or contemplated the risk when entering the contract; or
  - d.** Substantial breaches of contractual duties, conditions or warranties.
- If we cancel for nonpayment of premium, notice of cancellation must state the reason for cancellation.
- 8.** With respect to the Commercial Automobile Coverage Part, the following applies in addition to the provisions of Paragraph **7.** above: We may cancel this policy if your driver's license, or the driver's license of a person who customarily drives a "covered auto", is suspended or revoked.
- 9.** Notice of cancellation must be delivered or mailed by first-class mail.

- C. The following is added and supersedes any provisions to the contrary:

**NONRENEWAL**

1. If we elect to not renew this policy, we will mail, by first-class mail, written notice of nonrenewal to the first Named Insured, at the last mailing address known to us, at least 30 days before the expiration or anniversary date of this policy.
2. We need not mail this notice if:
  - a. You have accepted replacement coverage;
  - b. You have requested or agreed to nonrenewal; or
  - c. This policy is expressly designated as nonrenewable.
3. If notice is mailed, proof of mailing is sufficient proof of notice.

43-0083-00  
SENTRY WEST INSURANCE SERVICES  
PO BOX 9289  
SALT LAKE CITY UT 84109-6289

# ***Auto-Owners*** **INSURANCE**

LIFE • HOME • CAR • BUSINESS

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PO BOX 30660 • LANSING, MI 48909-8160

**Agency phone: 801.272.8468**

10-06-2025

Owners Insurance Company

|                                                                                                                                                |
|------------------------------------------------------------------------------------------------------------------------------------------------|
| You can view your policy or change your paperless options at any time online at <a href="http://www.auto-owners.com">www.auto-owners.com</a> . |
|------------------------------------------------------------------------------------------------------------------------------------------------|

TAVA HOMEOWNERS ASSOCIATION  
3221 RETREAT DR  
HURRICANE UT 84737-7778

RE: Policy 244643-57462861-26

Thank you for selecting Auto-Owners Insurance Group to service your insurance needs!

Auto-Owners and its affiliate companies offer a full complement of policies, each of which has its own eligibility requirements, coverages, and rates. Please take this opportunity to review your insurance needs with your Auto-Owners agent **801.272.8468**, and discuss which company and program might be appropriate for you. After talking with your agent, if there are any unanswered questions, please contact us at 517.323.1200.

Auto-Owners Insurance Company was formed in 1916. Our A+ (Superior) rating by AM Best signifies that we have the financial strength to provide the insurance protection you need. The Auto-Owners Insurance Group is comprised of five property and casualty companies and a life insurance company.

***Serving Our Policyholders and Agents Since 1916***

## NOTICE OF PRIVACY PRACTICES

### What We Do To Protect Your Privacy

At Auto-Owners Insurance Group\*, we value your business and we want to retain your trust. In the course of providing products and services, we may obtain nonpublic personal information about you. We assure you that such information is used only for the purpose of providing our products and services to you.

### Protecting Confidentiality

Our agents and Company associates may have access to nonpublic personal information only for the purpose of providing our products or services to you. We maintain physical, electronic and procedural safeguards against unauthorized use of your nonpublic personal information.

### Information We Obtain

To assist in underwriting and servicing your policy, we may obtain nonpublic personal information about you. For example, we routinely obtain information through applications, forms related to our products or services, from visiting [www.auto-owners.com](http://www.auto-owners.com), and your transactions with us. We may obtain such information from our affiliates, independent insurance agents, governmental agencies, third parties, or consumer reporting agencies.

The type of information that we collect depends on the product or service requested, but may include your name, address, contact information, social security number, credit history, claims history, information to properly investigate and resolve any claims, or billing information. We may obtain your medical history with your permission. The nature and extent of the information we obtain varies based on the nature of the products and services you receive.

### The Internet and Your Information

If you would like to learn about how we gather and protect your information over the Internet, please see our online privacy statement at [www.auto-owners.com/privacy](http://www.auto-owners.com/privacy).

Generally, Auto-Owners may use cookies, analytics, and other technologies to help us provide users with better service and a more customized web experience. Our business partners may use tracking services, analytics, and other technologies to monitor visits to [www.auto-owners.com](http://www.auto-owners.com). The website may use web beacons in addition to cookies. You may choose to not accept cookies by changing the settings in your web browser.

Information obtained on our websites may include IP address, browser and platform types, domain names, access times, referral data, and your activity while using our site; who should use our web site; the security of information over the Internet; and links and co-branded sites.

### Limited Disclosure

Auto-Owners Insurance Group companies do not disclose any nonpublic personal information about their customers or former customers except as permitted by law. We do not sell your personal information to anyone. We do not offer an opportunity for you to prevent or "opt out of" information sharing since we only share personal information with others as allowed by law.

When sharing information with third parties to help us conduct our business, we require them to protect your personal information. We do not permit them to use or share your personal information for any purpose other than the work they are doing on our behalf or as required by law.

The types of information disclosed may include personal information we collect as necessary to service your policy or account, investigate and pay claims, comply with state and federal regulatory requests or demands, and process other transactions that you request. Third parties that receive disclosures may include your independent agent, regulators, reinsurance companies, fraud prevention agencies, or insurance adjusters.

## **How Long We Retain Your Information**

We generally retain your information as long as reasonably necessary to provide you services or to comply with applicable law and in accordance with our document retention policy. We may retain copies of information about you and any transactions or services you have used for a period of time that is consistent with applicable law, applicable statute of limitations or as we believe is reasonably necessary to comply with applicable law, regulation, legal process or governmental request, to detect or prevent fraud, to collect fees owed, to resolve disputes, to address problems with our services, to assist with investigations, to enforce other applicable agreements or policies or to take any other actions consistent with applicable law.

In some circumstances we may anonymize your personal information (so that it can no longer be associated with you) for research or statistical purposes, in which case we may use this information indefinitely without further notice to you. This allows the specific information collected (name, email, address, phone number, etc.) to become anonymous, but allows Auto-Owners to keep the transaction or engagement data.

## **Changes to the Privacy Policy**

We will provide a notice of our privacy policy as required by law. This policy may change from time to time, but you can always review our current policy by visiting our website at [www.auto-owners.com/privacy](http://www.auto-owners.com/privacy) or by contacting us.

## **Contact Us**

Auto-Owners Insurance Company  
Phone: 844-359-4595 (toll free)  
Email: [privacyrequest@aoins.com](mailto:privacyrequest@aoins.com)

\*Auto-Owners Insurance Group includes, Auto-Owners Insurance Company, Auto-Owners Life Insurance Company, Home-Owners Insurance Company, Owners Insurance Company, Property-Owners Insurance Company and Southern-Owners Insurance Company.

## **NOTICE TO POLICYHOLDER TENTATIVE PROPERTY RATE**

Dear Policyholder:

A tentative property rate was used to develop the property premium for your policy. A property rate, developed by the Insurance Services Office (ISO) in your state, is currently not available for your covered property.

Once developed, the new property rate will be applied as of the inception of the current policy term or the date the property was added to the policy if the adjustment will decrease your premium. If the adjustment will increase your premium, it will be applied at the next renewal. Please refer to the enclosed endorsement titled Tentative Rate.

This notice is for informational purposes only. Your policy contains the specific terms and conditions of coverage.

If you have any questions regarding your policy or this notice, please contact your Auto-Owners agent.

## NOTIFICATION OF POSSIBLE CHANGES IN COVERAGE FOR TERRORISM

Dear Policyholder:

The Terrorism Risk Insurance Act (including ensuing Congressional actions pursuant to the Act) will expire on December 31, 2027 unless the Federal government extends the Act. What this means to you is the following:

1. Subject to policy terms and conditions, the enclosed policy will provide insurance coverage for certified acts of terrorism as defined in the Act only until December 31, 2027.
2. A conditional endorsement entitled, Conditional Exclusion Of Terrorism Involving Nuclear, Biological Or Chemical Terrorism (Relating To Disposition Of Federal Terrorism Risk Insurance Act) is enclosed. This conditional endorsement will only apply if the Act is not extended or if the Act is revised to increase statutory deductibles, decrease the federal government's share in potential losses above the statutory deductibles, change the levels, terms or conditions of coverage and we are no longer required to make terrorism coverage available and elect not to do so. It will not apply if the Act is simply extended.
3. The conditional endorsement will provide coverage for an incident of terrorism pursuant to the terms and conditions of the policy only if the incident does not involve nuclear, biological or chemical material.
4. A premium charge for the conditional endorsement will be applied effective January 1, 2028. The premium will be pro rated for the remainder of the policy term and is one-half of the current premium charge appearing in the Declarations for TERRORISM - CERTIFIED ACTS. However, it will only be made if the Terrorism Risk Insurance Act (including ensuing Congressional actions pursuant to the Act) is not extend. Revised Declarations will be mailed to you after January 1, 2028.
5. If the Act is extended without any revision, the enclosed policy will continue to provide coverage for certified acts of terrorism. The conditional endorsement will not be activated and the changes in coverage or premium referenced above will not apply.
6. If the Act is extended with revisions or is replaced, and we are required or elect to continue to offer coverage for certified acts of terrorism, we may amend this policy in accordance with the provisions of the revised Act or its replacement.

This notice is for informational purposes only.

If you have any questions concerning your policy or this notice, please contact your Auto-Owners agency.

**NOTICE OF CHANGE IN POLICY TERMS  
EXCLUSION - PERFLUOROALKYL AND POLYFLUOROALKYL  
SUBSTANCES (PFAS)**

**NOTICE OF REDUCTION IN COVERAGE**

Dear Policyholder,

Effective with this renewal, form CG 40 32 (05-23) Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS) has been added to your policy. This endorsement removes all liability coverage for "bodily injury", "property damage" and "personal and advertising injury" caused by or resulting from pollutants that may contain Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS).

This notice is for informational purposes only. This notice provides no coverage and it must not be construed to replace or modify any provisions of your policy or endorsements. Your policy contains the specific terms, limits and conditions of coverage, and supersedes this notice.

You have the right to renew your policy. You also have the right to cancel your policy at any time. To cancel your policy, please provide the date on which cancellation is to take effect.

Please review the endorsement and your policy carefully. If you have any questions, please contact your Auto-Owners Insurance Agency.