

May 28, 2025

Dear Harbor Front/Hansen's Landing Owner,

Re: Insurance Assessment / 2025-2026 Policy Year

We are pleased to report that we were able to renew the Cincinnati Insurance policy for the year 2025-2026. We solicited bids from major and independent agents and found that Cincinnati provided the appropriate insurance coverage. However, due to the Association's claim history, the \$10,000 deductible limit dictated by the Declaration and the insurance market in general, especially for properties having a high building value like Harbor Front/Hansen's Landing, the annual premium has increased from \$126,524 to \$136,486. As such a \$10,000 deductible must be funded by the respective Unit Owner, we urge all Owners to provide the same in their individual HO6 policy.

The Associations insurance coverage renewed on June 4, 2025, with Cincinnati Insurance, Travelers and other providers through Agent Garrett Maloney at Robertson Ryan & Associates. The Associations policy is an "All-In" policy whereby the entire property, both Unit and Common Areas, are covered. The Associations coverage is extensive, there are particular coverages that a Unit Owner should carry individually, and we suggest that you contact your personal insurance agent or the Associations agent, directly if you have any related questions.

An insurance assessment spreadsheet is enclosed, and we ask that you pay your respective insurance assessment, noted in the last column of the spreadsheet by July 1, 2025. If you currently pay your assessments through ACH (autopay with Founders 3), we will charge your account on July 1, 2025, unless you advise us to the contrary. If you currently pay your assessments by check, please include your insurance assessment payment with your monthly payment and forward to Harbor Front c/o Founders 3, 13400 Bishops Lane, Suite 190, Brookfield, WI 53005.

If you or your mortgage company requires a Certificate of Insurance, please submit your request to: [Certificates@Robertsonryan.com](mailto:Certificates@Robertsonryan.com).

Sincerely,

Christy True, CMCA, AMS  
Property Manager for Harbor Front Condominium Association, Inc.  
[ctrue@founders3.com](mailto:ctrue@founders3.com)

Enclosures

**HARBOR FRONT (HANSEN'S LANDING)**  
**INSURANCE ASSESSMENTS 06.04.2025 / 06.04.2026**

| UNIT # | Building     | UNIT<br>SQUARE<br>FOOTAGE | ASSESSMENT<br>ANNUAL DUE<br>07/01/2025 |
|--------|--------------|---------------------------|----------------------------------------|
| C-1    | Harbor Front | 3207                      | \$ 1,611                               |
| C-2    | Harbor Front | 2550                      | \$ 1,281                               |
| C-3    | Harbor Front | 1812                      | \$ 910                                 |
| C-4    | Harbor Front | 857                       | \$ 431                                 |
| C-5    | Harbor Front | 726                       | \$ 365                                 |
| 201    | Harbor Front | 1961                      | \$ 985                                 |
| 202    | Harbor Front | 1415                      | \$ 711                                 |
| 203    | Harbor Front | 1731                      | \$ 870                                 |
| 204    | Harbor Front | 1059                      | \$ 532                                 |
| 205    | Harbor Front | 1141                      | \$ 573                                 |
| 206    | Harbor Front | 880                       | \$ 442                                 |
| 207    | Harbor Front | 2574                      | \$ 1,293                               |
| 208    | Harbor Front | 1335                      | \$ 671                                 |
| 210    | Harbor Front | 1335                      | \$ 671                                 |
| 211    | Harbor Front | 1731                      | \$ 870                                 |
| 212    | Harbor Front | 880                       | \$ 442                                 |
| 213    | Harbor Front | 1141                      | \$ 573                                 |
| 214    | Harbor Front | 1335                      | \$ 671                                 |
| 215    | Harbor Front | 1731                      | \$ 870                                 |
| 216    | Harbor Front | 1638                      | \$ 823                                 |
| 217    | Harbor Front | 2947                      | \$ 1,480                               |
| 301    | Harbor Front | 1961                      | \$ 985                                 |
| 302    | Harbor Front | 1415                      | \$ 711                                 |
| 303    | Harbor Front | 1731                      | \$ 870                                 |

**HARBOR FRONT (HANSEN'S LANDING)**  
**INSURANCE ASSESSMENTS 06.04.2025 / 06.04.2026**

|            |                     |             |           |              |
|------------|---------------------|-------------|-----------|--------------|
| <b>304</b> | <b>Harbor Front</b> | <b>1059</b> | <b>\$</b> | <b>532</b>   |
| <b>305</b> | <b>Harbor Front</b> | <b>1141</b> | <b>\$</b> | <b>573</b>   |
| <b>306</b> | <b>Harbor Front</b> | <b>880</b>  | <b>\$</b> | <b>442</b>   |
| <b>307</b> | <b>Harbor Front</b> | <b>2574</b> | <b>\$</b> | <b>1,293</b> |
| <b>308</b> | <b>Harbor Front</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>310</b> | <b>Harbor Front</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>311</b> | <b>Harbor Front</b> | <b>1731</b> | <b>\$</b> | <b>870</b>   |
| <b>312</b> | <b>Harbor Front</b> | <b>880</b>  | <b>\$</b> | <b>442</b>   |
| <b>313</b> | <b>Harbor Front</b> | <b>1141</b> | <b>\$</b> | <b>573</b>   |
| <b>314</b> | <b>Harbor Front</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>315</b> | <b>Harbor Front</b> | <b>1731</b> | <b>\$</b> | <b>870</b>   |
| <b>316</b> | <b>Harbor Front</b> | <b>1638</b> | <b>\$</b> | <b>823</b>   |
| <b>317</b> | <b>Harbor Front</b> | <b>2378</b> | <b>\$</b> | <b>1,195</b> |
| <b>401</b> | <b>Harbor Front</b> | <b>1961</b> | <b>\$</b> | <b>985</b>   |
| <b>402</b> | <b>Harbor Front</b> | <b>1415</b> | <b>\$</b> | <b>711</b>   |
| <b>403</b> | <b>Harbor Front</b> | <b>1731</b> | <b>\$</b> | <b>870</b>   |
| <b>404</b> | <b>Harbor Front</b> | <b>1059</b> | <b>\$</b> | <b>532</b>   |
| <b>405</b> | <b>Harbor Front</b> | <b>1141</b> | <b>\$</b> | <b>573</b>   |
| <b>406</b> | <b>Harbor Front</b> | <b>880</b>  | <b>\$</b> | <b>442</b>   |
| <b>407</b> | <b>Harbor Front</b> | <b>2574</b> | <b>\$</b> | <b>1,293</b> |
| <b>408</b> | <b>Harbor Front</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>410</b> | <b>Harbor Front</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>411</b> | <b>Harbor Front</b> | <b>1731</b> | <b>\$</b> | <b>870</b>   |
| <b>412</b> | <b>Harbor Front</b> | <b>880</b>  | <b>\$</b> | <b>442</b>   |
| <b>413</b> | <b>Harbor Front</b> | <b>1141</b> | <b>\$</b> | <b>573</b>   |
| <b>414</b> | <b>Harbor Front</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>415</b> | <b>Harbor Front</b> | <b>1731</b> | <b>\$</b> | <b>870</b>   |
| <b>416</b> | <b>Harbor Front</b> | <b>1638</b> | <b>\$</b> | <b>823</b>   |

**HARBOR FRONT (HANSEN'S LANDING)**  
**INSURANCE ASSESSMENTS 06.04.2025 / 06.04.2026**

|            |                     |             |           |              |
|------------|---------------------|-------------|-----------|--------------|
| <b>417</b> | <b>Harbor Front</b> | <b>2378</b> | <b>\$</b> | <b>1,195</b> |
| <b>501</b> | <b>Harbor Front</b> | <b>1961</b> | <b>\$</b> | <b>985</b>   |
| <b>502</b> | <b>Harbor Front</b> | <b>1415</b> | <b>\$</b> | <b>711</b>   |
| <b>503</b> | <b>Harbor Front</b> | <b>1731</b> | <b>\$</b> | <b>870</b>   |
| <b>504</b> | <b>Harbor Front</b> | <b>1059</b> | <b>\$</b> | <b>532</b>   |
| <b>505</b> | <b>Harbor Front</b> | <b>1141</b> | <b>\$</b> | <b>573</b>   |
| <b>506</b> | <b>Harbor Front</b> | <b>880</b>  | <b>\$</b> | <b>442</b>   |
| <b>507</b> | <b>Harbor Front</b> | <b>2574</b> | <b>\$</b> | <b>1,293</b> |
| <b>508</b> | <b>Harbor Front</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>510</b> | <b>Harbor Front</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>511</b> | <b>Harbor Front</b> | <b>1731</b> | <b>\$</b> | <b>870</b>   |
| <b>512</b> | <b>Harbor Front</b> | <b>880</b>  | <b>\$</b> | <b>442</b>   |
| <b>513</b> | <b>Harbor Front</b> | <b>1141</b> | <b>\$</b> | <b>573</b>   |
| <b>514</b> | <b>Harbor Front</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>515</b> | <b>Harbor Front</b> | <b>1731</b> | <b>\$</b> | <b>870</b>   |
| <b>516</b> | <b>Harbor Front</b> | <b>1638</b> | <b>\$</b> | <b>823</b>   |
| <b>517</b> | <b>Harbor Front</b> | <b>2378</b> | <b>\$</b> | <b>1,195</b> |
| <b>601</b> | <b>Harbor Front</b> | <b>1961</b> | <b>\$</b> | <b>985</b>   |
| <b>602</b> | <b>Harbor Front</b> | <b>1415</b> | <b>\$</b> | <b>711</b>   |
| <b>603</b> | <b>Harbor Front</b> | <b>1731</b> | <b>\$</b> | <b>870</b>   |
| <b>604</b> | <b>Harbor Front</b> | <b>1059</b> | <b>\$</b> | <b>532</b>   |
| <b>605</b> | <b>Harbor Front</b> | <b>1141</b> | <b>\$</b> | <b>573</b>   |
| <b>606</b> | <b>Harbor Front</b> | <b>880</b>  | <b>\$</b> | <b>442</b>   |
| <b>607</b> | <b>Harbor Front</b> | <b>2574</b> | <b>\$</b> | <b>1,293</b> |
| <b>608</b> | <b>Harbor Front</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>610</b> | <b>Harbor Front</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>611</b> | <b>Harbor Front</b> | <b>1731</b> | <b>\$</b> | <b>870</b>   |
| <b>612</b> | <b>Harbor Front</b> | <b>880</b>  | <b>\$</b> | <b>442</b>   |

**HARBOR FRONT (HANSEN'S LANDING)**  
**INSURANCE ASSESSMENTS 06.04.2025 / 06.04.2026**

|              |                         |             |           |              |
|--------------|-------------------------|-------------|-----------|--------------|
| <b>613</b>   | <b>Harbor Front</b>     | <b>1141</b> | <b>\$</b> | <b>573</b>   |
| <b>614</b>   | <b>Harbor Front</b>     | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>615</b>   | <b>Harbor Front</b>     | <b>1731</b> | <b>\$</b> | <b>870</b>   |
| <b>616</b>   | <b>Harbor Front</b>     | <b>1638</b> | <b>\$</b> | <b>823</b>   |
| <b>617</b>   | <b>Harbor Front</b>     | <b>2378</b> | <b>\$</b> | <b>1,195</b> |
| <b>C-6</b>   | <b>Hansen's Landing</b> | <b>6204</b> | <b>\$</b> | <b>3,117</b> |
| <b>C-7</b>   | <b>Hansen's Landing</b> | <b>3149</b> | <b>\$</b> | <b>1,582</b> |
| <b>C-8</b>   | <b>Hansen's Landing</b> | <b>3823</b> | <b>\$</b> | <b>1,920</b> |
| <b>201-2</b> | <b>Hansen's Landing</b> | <b>2432</b> | <b>\$</b> | <b>1,222</b> |
| <b>202-2</b> | <b>Hansen's Landing</b> | <b>1741</b> | <b>\$</b> | <b>875</b>   |
| <b>203-2</b> | <b>Hansen's Landing</b> | <b>1731</b> | <b>\$</b> | <b>870</b>   |
| <b>204-2</b> | <b>Hansen's Landing</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>205-2</b> | <b>Hansen's Landing</b> | <b>1141</b> | <b>\$</b> | <b>573</b>   |
| <b>206-2</b> | <b>Hansen's Landing</b> | <b>880</b>  | <b>\$</b> | <b>442</b>   |
| <b>207-2</b> | <b>Hansen's Landing</b> | <b>2574</b> | <b>\$</b> | <b>1,293</b> |
| <b>208-2</b> | <b>Hansen's Landing</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>210-2</b> | <b>Hansen's Landing</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>211-2</b> | <b>Hansen's Landing</b> | <b>1731</b> | <b>\$</b> | <b>870</b>   |
| <b>202-2</b> | <b>Hansen's Landing</b> | <b>880</b>  | <b>\$</b> | <b>442</b>   |
| <b>213-2</b> | <b>Hansen's Landing</b> | <b>1141</b> | <b>\$</b> | <b>573</b>   |
| <b>214-2</b> | <b>Hansen's Landing</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>215-2</b> | <b>Hansen's Landing</b> | <b>1731</b> | <b>\$</b> | <b>870</b>   |
| <b>216-2</b> | <b>Hansen's Landing</b> | <b>1741</b> | <b>\$</b> | <b>875</b>   |
| <b>217-2</b> | <b>Hansen's Landing</b> | <b>2432</b> | <b>\$</b> | <b>1,222</b> |
| <b>301-2</b> | <b>Hansen's Landing</b> | <b>2432</b> | <b>\$</b> | <b>1,222</b> |
| <b>302-2</b> | <b>Hansen's Landing</b> | <b>1741</b> | <b>\$</b> | <b>875</b>   |
| <b>303-2</b> | <b>Hansen's Landing</b> | <b>1731</b> | <b>\$</b> | <b>870</b>   |
| <b>304-2</b> | <b>Hansen's Landing</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |

**HARBOR FRONT (HANSEN'S LANDING)**  
**INSURANCE ASSESSMENTS 06.04.2025 / 06.04.2026**

|              |                         |             |           |              |
|--------------|-------------------------|-------------|-----------|--------------|
| <b>305-2</b> | <b>Hansen's Landing</b> | <b>1141</b> | <b>\$</b> | <b>573</b>   |
| <b>306-2</b> | <b>Hansen's Landing</b> | <b>880</b>  | <b>\$</b> | <b>442</b>   |
| <b>307-2</b> | <b>Hansen's Landing</b> | <b>2574</b> | <b>\$</b> | <b>1,293</b> |
| <b>308-2</b> | <b>Hansen's Landing</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>310-2</b> | <b>Hansen's Landing</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>311-2</b> | <b>Hansen's Landing</b> | <b>1731</b> | <b>\$</b> | <b>870</b>   |
| <b>312-2</b> | <b>Hansen's Landing</b> | <b>880</b>  | <b>\$</b> | <b>442</b>   |
| <b>313-2</b> | <b>Hansen's Landing</b> | <b>1141</b> | <b>\$</b> | <b>573</b>   |
| <b>314-2</b> | <b>Hansen's Landing</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>315-2</b> | <b>Hansen's Landing</b> | <b>1731</b> | <b>\$</b> | <b>870</b>   |
| <b>316-2</b> | <b>Hansen's Landing</b> | <b>1741</b> | <b>\$</b> | <b>875</b>   |
| <b>317-2</b> | <b>Hansen's Landing</b> | <b>2432</b> | <b>\$</b> | <b>1,222</b> |
| <b>401-2</b> | <b>Hansen's Landing</b> | <b>2432</b> | <b>\$</b> | <b>1,222</b> |
| <b>402-2</b> | <b>Hansen's Landing</b> | <b>1741</b> | <b>\$</b> | <b>875</b>   |
| <b>403-2</b> | <b>Hansen's Landing</b> | <b>1731</b> | <b>\$</b> | <b>870</b>   |
| <b>404-2</b> | <b>Hansen's Landing</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>405-2</b> | <b>Hansen's Landing</b> | <b>1141</b> | <b>\$</b> | <b>573</b>   |
| <b>406-2</b> | <b>Hansen's Landing</b> | <b>880</b>  | <b>\$</b> | <b>442</b>   |
| <b>407-2</b> | <b>Hansen's Landing</b> | <b>2574</b> | <b>\$</b> | <b>1,293</b> |
| <b>408-2</b> | <b>Hansen's Landing</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>410-2</b> | <b>Hansen's Landing</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>411-2</b> | <b>Hansen's Landing</b> | <b>1731</b> | <b>\$</b> | <b>870</b>   |
| <b>412-2</b> | <b>Hansen's Landing</b> | <b>880</b>  | <b>\$</b> | <b>442</b>   |
| <b>413-2</b> | <b>Hansen's Landing</b> | <b>1141</b> | <b>\$</b> | <b>573</b>   |
| <b>414-2</b> | <b>Hansen's Landing</b> | <b>1335</b> | <b>\$</b> | <b>671</b>   |
| <b>415-2</b> | <b>Hansen's Landing</b> | <b>1731</b> | <b>\$</b> | <b>870</b>   |
| <b>416-2</b> | <b>Hansen's Landing</b> | <b>1741</b> | <b>\$</b> | <b>875</b>   |
| <b>417-2</b> | <b>Hansen's Landing</b> | <b>2432</b> | <b>\$</b> | <b>1,222</b> |

**HARBOR FRONT (HANSEN'S LANDING)**  
**INSURANCE ASSESSMENTS 06.04.2025 / 06.04.2026**

|              |                         |             |                 |
|--------------|-------------------------|-------------|-----------------|
| <b>501-2</b> | <b>Hansen's Landing</b> | <b>2432</b> | <b>\$ 1,222</b> |
| <b>502-2</b> | <b>Hansen's Landing</b> | <b>1741</b> | <b>\$ 875</b>   |
| <b>503-2</b> | <b>Hansen's Landing</b> | <b>1731</b> | <b>\$ 870</b>   |
| <b>504-2</b> | <b>Hansen's Landing</b> | <b>1335</b> | <b>\$ 671</b>   |
| <b>505-2</b> | <b>Hansen's Landing</b> | <b>1141</b> | <b>\$ 573</b>   |
| <b>506-2</b> | <b>Hansen's Landing</b> | <b>880</b>  | <b>\$ 442</b>   |
| <b>507-2</b> | <b>Hansen's Landing</b> | <b>2574</b> | <b>\$ 1,293</b> |
| <b>508-2</b> | <b>Hansen's Landing</b> | <b>1335</b> | <b>\$ 671</b>   |
| <b>510-2</b> | <b>Hansen's Landing</b> | <b>1335</b> | <b>\$ 671</b>   |
| <b>511-2</b> | <b>Hansen's Landing</b> | <b>1731</b> | <b>\$ 870</b>   |
| <b>512-2</b> | <b>Hansen's Landing</b> | <b>880</b>  | <b>\$ 442</b>   |
| <b>513-2</b> | <b>Hansen's Landing</b> | <b>1141</b> | <b>\$ 573</b>   |
| <b>514-2</b> | <b>Hansen's Landing</b> | <b>1335</b> | <b>\$ 671</b>   |
| <b>515-2</b> | <b>Hansen's Landing</b> | <b>1731</b> | <b>\$ 870</b>   |
| <b>516-2</b> | <b>Hansen's Landing</b> | <b>1741</b> | <b>\$ 875</b>   |
| <b>517-2</b> | <b>Hansen's Landing</b> | <b>2432</b> | <b>\$ 1,222</b> |
| <b>601-2</b> | <b>Hansen's Landing</b> | <b>2432</b> | <b>\$ 1,222</b> |
| <b>602-2</b> | <b>Hansen's Landing</b> | <b>1741</b> | <b>\$ 875</b>   |
| <b>603-2</b> | <b>Hansen's Landing</b> | <b>1731</b> | <b>\$ 870</b>   |
| <b>604-2</b> | <b>Hansen's Landing</b> | <b>1335</b> | <b>\$ 671</b>   |
| <b>605-2</b> | <b>Hansen's Landing</b> | <b>1141</b> | <b>\$ 573</b>   |
| <b>606-2</b> | <b>Hansen's Landing</b> | <b>880</b>  | <b>\$ 442</b>   |
| <b>607-2</b> | <b>Hansen's Landing</b> | <b>2574</b> | <b>\$ 1,293</b> |
| <b>608-2</b> | <b>Hansen's Landing</b> | <b>1335</b> | <b>\$ 671</b>   |
| <b>610-2</b> | <b>Hansen's Landing</b> | <b>1335</b> | <b>\$ 671</b>   |
| <b>611-2</b> | <b>Hansen's Landing</b> | <b>1731</b> | <b>\$ 870</b>   |
| <b>612-2</b> | <b>Hansen's Landing</b> | <b>880</b>  | <b>\$ 442</b>   |
| <b>613-2</b> | <b>Hansen's Landing</b> | <b>1141</b> | <b>\$ 573</b>   |

**HARBOR FRONT (HANSEN'S LANDING)**  
**INSURANCE ASSESSMENTS 06.04.2025 / 06.04.2026**

|              |                         |               |                   |
|--------------|-------------------------|---------------|-------------------|
| <b>614-2</b> | <b>Hansen's Landing</b> | <b>1335</b>   | <b>\$ 671</b>     |
| <b>615-2</b> | <b>Hansen's Landing</b> | <b>1731</b>   | <b>\$ 870</b>     |
| <b>616-2</b> | <b>Hansen's Landing</b> | <b>1741</b>   | <b>\$ 875</b>     |
| <b>617-2</b> | <b>Hansen's Landing</b> | <b>2432</b>   | <b>\$ 1,222</b>   |
|              |                         | <b>271697</b> | <b>\$ 136,486</b> |