



WESTRID-02

HPATTON

CERTIFICATE OF LIABILITY INSURANCE

 DATE (MM/DD/YYYY)
 9/16/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Robertson Ryan - Waukesha 20975 Swenson Drive, Suite 175 Waukesha, WI 53186		CONTACT Heidi Patton PHONE (A/C, No, Ext): (414) 270-6832 1832 FAX (A/C, No): (262) 717-9436 E-MAIL ADDRESS: hpatton@robertsonryan.com	
INSURED West Ridge Home Owners Association Inc 616 Tamarack Dr E West Bend, WI 53095		INSURER(S) AFFORDING COVERAGE INSURER A: Auto-Owners Insurance Company 18988 INSURER B: CNA Casualty of California 20435 INSURER C: INSURER D: INSURER E: INSURER F:	

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PROJECT ☐ LOC OTHER:		61359425	5/25/2025	5/25/2026	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
	AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY					COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	☐ UMBRELLA LIAB ☐ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE ☐ DED ☐ RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N/A				PER STATUTE ☐ OTH-ER ☐ E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Property		61359425	5/25/2025	5/25/2026	Buildings 38,233,427
B	Crime		618963744	6/1/2025	5/25/2026	Employee Dishonesty 100,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 Crime includes property manager and noncompensated officers as employees

Separation of Insureds included
 Waiver of subrogation included
 138 Units
 \$25,000 Property Deductible per building
 2% wind hail deductible per building
 Equipment Breakdown included
 SEE ATTACHED ACORD 101

CERTIFICATE HOLDER

CANCELLATION

West Ridge Home Owners Association Inc. 616 Tamarack Drive East West Bend, WI 53095	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
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ACORD 25 (2016/03)

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AGENCY CUSTOMER ID: WESTRID-02

HPATTON

LOC #: 0



ADDITIONAL REMARKS SCHEDULE

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AGENCY Robertson Ryan - Waukesha		NAMED INSURED West Ridge Home Owners Association Inc 616 Tamarack Dr E West Bend, WI 53095	
POLICY NUMBER SEE PAGE 1			
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

Description of Operations/Locations/Vehicles:
All In coverage -
Policy coverage follows association bylaws at the time of loss
Building Ordinance or Law coverage:
Coverage A- Building Limit
Coverage B - 160,000
Coverage C- 160,000
Buildings insured with replacement cost endorsement
10 day notice of cancellation
Special Form including wind and hail
Agreed value no coinsurance

616 West Ridge Dr. West Bend WI 53095 \$658,112
531 W Tamarck Dr West Bend WI 53095 \$702,000
533 W Tamarck Dr West Bend WI 53095 \$702,000
710 W Tamarck Dr West Bend WI 53095 \$505,000
738 W Tamarck Dr West Bend WI 53095 \$505,000
654-656 West Ridge Dr. West Bend WI 53095 \$624,000
650-652 West Ridge Dr. West Bend WI 53095 \$505,000
646-648 West Ridge Dr. West Bend WI 53095 \$505,000
636-638 West Ridge Dr. West Bend WI 53095 \$505,000
632-634 West Ridge Dr. West Bend WI 53095 \$505,000
701-703 E Tamarck Dr West Bend WI 53095 \$721,552
705-707 E Tamarck Dr West Bend WI 53095 \$721,552
711-715 E Tamarck Dr West Bend WI 53095 \$721,552
719-723 E Tamarck Dr West Bend WI 53095 \$721,552
727-731 E Tamarck Dr West Bend WI 53095 \$721,552
735-737 E Tamarck Dr West Bend WI 53095 \$721,552
527-529 W Tamarck Dr West Bend WI 53095 \$721,552
537-539 W Tamarck Dr West Bend WI 53095 \$721,552
601-602 W Tamarck Dr West Bend WI 53095 \$505,000
605-607 W Tamarck Dr West Bend WI 53095 \$505,000
609-611 W Tamarck Dr West Bend WI 53095 \$505,000
615-617 W Tamarck Dr West Bend WI 53095 \$505,000
619-621 W Tamarck Dr West Bend WI 53095 \$505,000
623-625 W Tamarck Dr West Bend WI 53095 \$505,000
635-637 W Tamarck Dr West Bend WI 53095 \$505,000
639-641 W Tamarck Dr West Bend WI 53095 \$505,000
712-714 W Tamarck Dr West Bend WI 53095 \$505,000
716-718 W Tamarck Dr West Bend WI 53095 \$505,000
740-742 W Tamarck Dr West Bend WI 53095 \$721,552
744-746 W Tamarck Dr West Bend WI 53095 \$955,552
627-633 E Tamarck Dr West Bend WI 53095 \$1,150,448
643-649 E Tamarck Dr West Bend WI 53095 \$994,448
618-628 West Ridge Dr. West Bend WI 53095 \$994,448
604-614 West Ridge Dr. West Bend WI 53095 \$1,462,448
660 E Tamarck Dr West Bend WI 53095 \$1,072,448
678-708 E Tamarck Dr West Bend WI 53095 \$2,769,000
625 West Ridge Dr. West Bend WI 53095 \$2,769,000
629 West Ridge Dr. West Bend WI 53095 \$3,022,448

ACORD 101 (2008/01)

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AGENCY CUSTOMER ID: WESTRID-02

LOC #: 0

HPATTON

ADDITIONAL REMARKS SCHEDULE

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AGENCY Robertson Ryan - Waukesha		NAMED INSURED West Ridge Home Owners Association Inc 616 Tamarack Dr E West Bend, WI 53095	
POLICY NUMBER SEE PAGE 1			
CARRIER SEE PAGE 1	NAIC CODE SEE P 1	EFFECTIVE DATE: SEE PAGE 1	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: ACORD 25 FORM TITLE: Certificate of Liability Insurance

637 West Ridge Dr. West Bend WI 53095 \$3,022,448
645 West Ridge Dr. West Bend WI 53095 \$2,379,104

59511 (12-24)

23-0346-00
ROBERTSON RYAN & ASSOCIATES INC
330 E KILBOURN AVE STE 850
MILWAUKEE WI 53202-3170

Agency phone: 414.271.3575

09-12-2025

Auto-Owners **INSURANCE**

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

Auto-Owners Insurance Company

You can view your policy or change your paperless options at
any time online at www.auto-owners.com.

WEST RIDGE HOME OWNERS ASSOCIATION
616 TAMARACK DR E
WEST BEND WI 53095-3627

RE: Policy 214623-61359425-25

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 414.271.3575, 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

Auto-Owners

Page 1

Issued 09-12-2025

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

AGENCY ROBERTSON RYAN & ASSOCIATES INC
23-0346-00 MKT TERR 098 414-271-3575

INSURED WEST RIDGE HOME OWNERS ASSOCIATION

ADDRESS 616 TAMARACK DR E
WEST BEND WI 53095-3627

TAILORED PROTECTION POLICY DECLARATIONS

Change Endorsement Effective 09-04-2025

POLICY NUMBER 214623-61359425-25

Company Use 61-46-WI-2106

Company Bill	Policy Term	
	12:01 a.m.	12:01 a.m.
	05-25-2025 to 05-25-2026	

Description of Change

---AMENDED COMMERCIAL PROPERTY AS FOLLOWS---

LOC 1 BLDG 4 BUILDING LIMIT OF INSURANCE IS AMENDED TO \$505,000

LOC 1 BLDG 5 BUILDING LIMIT OF INSURANCE IS AMENDED TO \$505,000

LOC 1 BLDG 7 BUILDING LIMIT OF INSURANCE IS AMENDED TO \$505,000

LOC 1 BLDG 8 BUILDING LIMIT OF INSURANCE IS AMENDED TO \$505,000

LOC 1 BLDG 9 BUILDING LIMIT OF INSURANCE IS AMENDED TO \$505,000

LOC 1 BLDG 10 BUILDING LIMIT OF INSURANCE IS AMENDED TO \$505,000

LOC 1 BLDG 19 BUILDING LIMIT OF INSURANCE IS AMENDED TO \$505,000

LOC 1 BLDG 20 BUILDING LIMIT OF INSURANCE IS AMENDED TO \$505,000

LOC 1 BLDG 21 BUILDING LIMIT OF INSURANCE IS AMENDED TO \$505,000

LOC 1 BLDG 22 BUILDING LIMIT OF INSURANCE IS AMENDED TO \$505,000

LOC 1 BLDG 23 BUILDING LIMIT OF INSURANCE IS AMENDED TO \$505,000

LOC 1 BLDG 24 BUILDING LIMIT OF INSURANCE IS AMENDED TO \$505,000

LOC 1 BLDG 25 BUILDING LIMIT OF INSURANCE IS AMENDED TO \$505,000

LOC 1 BLDG 26 BUILDING LIMIT OF INSURANCE IS AMENDED TO \$505,000

LOC 1 BLDG 27 BUILDING LIMIT OF INSURANCE IS AMENDED TO \$505,000

LOC 1 BLDG 28 BUILDING LIMIT OF INSURANCE IS AMENDED TO \$505,000

Transaction Number: 005

Endorsement Premium:	\$3,485.00
PAID IN FULL DISCOUNT APPLIES	ADDITIONAL
(THIS IS NOT A BILL)	
The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.	