



CERTIFICATE OF INSURANCE

DATE: 2/11/2026 10:29:33 PM

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

IMPORTANT: If the certificate holder is an additional insured, the policy(ies) must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such an endorsement(s).

PRODUCER

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

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

COMPANY

A American Family Home Insurance Company
B Spinnaker Insurance

POLICY NUMBER

CAU402095
PPP4000482

EFFECTIVE DATE

1/1/2026
1/1/2026

EXPIRATION DATE

1/1/2027
1/1/2027

INSURED Fountain Square Townhouse Condominium Association, Inc.
C/O Mike & Mikes Management
2665 S. Moorland Rd, Ste 209
New Berlin, WI 53151

COVERAGES AS OF 2/11/2026

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

A	PROPERTY	AMOUNT OF INSURANCE	DEDUCTIBLE
	RESIDENTIAL BUILDINGS	Guaranteed Replacement Cost	\$5,000
	OTHER BUILDINGS	Guaranteed Replacement Cost	\$5,000
	STRUCTURES	Guaranteed Replacement Cost	\$5,000
	COMMUNITY PERSONAL PROPERTY	Guaranteed Replacement Cost	\$5,000
A	EARTHQUAKE	None	
A	FLOOD	None	
A	LIABILITY	LIMIT OF INSURANCE	TYPE OF LIMIT
	BODILY INJURY AND PROPERTY DAMAGE	\$2,000,000	OCCURRENCE
	PERSONAL INJURY AND ADVERTISING INJURY	\$2,000,000	OFFENSE
	PROPERTY DAMAGE LEGAL LIABILITY - REAL PROPERTY	\$1,000,000	OCCURRENCE
	MEDICAL PAYMENTS	\$5,000	EACH PERSON
B	EXCESS LIABILITY	\$5,000,000	EACH OCCURRENCE
A	DIRECTORS & OFFICERS LIABILITY	EACH LOSS	EACH POLICY YEAR
	ERRORS & OMISSIONS INSURANCE	\$1,000,000	\$1,000,000
A	FIDELITY	AMOUNT OF INSURANCE	
	EMPLOYEE DISHONESTY	\$200,000	

CANCELLATION

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

AUTHORIZED REPRESENTATIVE:

Joel A. Davis