CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 01/23/2026

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

PRODUCER

American Advantage - IFS, Inc.
353 Forest Grove Dr.
Suite 205
Pewaukee, WI 53072

CONTACT NAME: Kelly Kallmann
PHONE (A/C, No, Ext): 262-696-5800 FAX (A/C, No): 866-255-4440
E-MAIL ADDRESS: kelly@aaigifs.com
PRODUCER CUSTOMER ID: BR230629115837223

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Auto Owners Insurance	18988
INSURER B :	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED

Bridlewood Condominium Association, Inc.
C/O Patrick Pavich
767 Bridlewood Dr
Hartford, WI 53027

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Association consists of 45 locations, 110 total units. See attached location schedule.

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		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	✓ **PROPERTY**		61677875	11/14/2025	11/14/2026	BUILDING	$
	CAUSES OF LOSS	DEDUCTIBLES				✓ PERSONAL PROPERTY	$ 103,400
	BASIC	BUILDING 2,500				BUSINESS INCOME	$
	BROAD	CONTENTS 2,500				EXTRA EXPENSE	$
	✓ SPECIAL					RENTAL VALUE	$
	EARTHQUAKE					✓ BLANKET BUILDING	$ 28,120,700
	✓ WIND	2 percent				BLANKET PERS PROP	$
	FLOOD					BLANKET BLDG & PP	$
						✓ Pool/Fence	$ 150,000
						✓ Mailboxes	$ 24,000
	INLAND MARINE		TYPE OF POLICY				$
	CAUSES OF LOSS						$
	NAMED PERILS		POLICY NUMBER				$
							$
	CRIME						$
	TYPE OF POLICY						$
							$
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN						$
							$
							$
							$

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Association consists of 45 locations, 110 total units, see attached schedule for all building locations and limits.
Building coverage is replacement cost, and coverage includes wind/hail with 2% deductible, building coverage - variable adjusted annual increase, equipment breakdown coverage, ordinance or law (Coverag A, B & C). Unit owner is responsible for walls in coverage on their own HO6 condominium policy.

CERTIFICATE HOLDER

Email: jenniferl@ogdenre.com

To Whom It May Concern
C/O Ogden & Company, Inc.
1665 N Water St
Milwaukee, WI 53202

CANCELLATION

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

AUTHORIZED REPRESENTATIVE

Michael G Sitarz

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AGENCY CUSTOMER ID: BR230629115837223

LOC #: 1 - 45

ADDITIONAL REMARKS SCHEDULE

AGENCY	NAMED INSURED
American Advantage - IFS, Inc.	Bridlewood Condominium Association, Inc. C/O Patrick Pavich 767 Bridlewood Dr Hartford, WI 53027
POLICY NUMBER 61677875	
CARRIER: Auto Owners Insurance Company / NAIC CODE: 18988	EFFECTIVE DATE: 11/14/2025

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 24 **FORM TITLE:** Certificate of Property Insurance

Loc 1, Building 1, Clubhouse, Replacement Cost, $1,052,700 limit, $5,000 deductible, wind/hail deductible 2%
Loc 1, Building 2, Pool Shed & Equipment, Replacement Cost, $80,100 limit, $5,000 deductible, wind/hail deductible 2%
Loc 1, Building 3, Pool/Fence, Replacement Cost, $150,000 limit, $5,000 deductible, wind/hail deductible 2%
Loc 2, Building 1, 8 Unit Condo, 752 Bridlewood Dr, Replacement Cost, $843,600 limit, $2,500 deductible, wind/hail deductible 2%
Loc 3, Building 1, 8 Unit Condo, 758 Bridlewood Dr, Replacement Cost $843,600 limit, $2,500 deductible, wind/hail deductible 2%
Loc 4, Building 1, 8 Unit Condo, 770 Bridlewood Dr, Replacement Cost $783,500 limit, $2,500 deductible, wind/hail deductible 2%
Loc 5, Building 1, 8 Unit Condo, 772 Bridlewood Dr, Replacement Cost $783,500 limit, $2,500 deductible, wind/hail deductible 2%
Loc 6, Building 1, 2 Unit Condo, 878-880 Bridlewood Dr, Replacement Cost, $457,900 limit, $2,500 deductible, wind/hail deductible 2%
Loc 7, Building 1, 2 Unit Condo, 872-874 Bridlewood Dr, Replacement Cost, $457,900 limit, $2,500 deductible, wind/hail deductible 2%
Loc 8, Building 1, 2 Unit Condo, 866-870 Bridlewood Dr, Replacement Cost, $457,900 limit, $2,500 deductible, wind/hail deductible 2%
Loc 9, Building 1, 2 Unit Condo, 860-862 Bridlewood Dr, Replacement Cost, $457,900 limit, $2,500 deductible, wind/hail deductible 2%
Loc 10, Building 1, 2 Unit Condo, 854-856 Bridlewood Dr, Replacement Cost, $457,900 limit, $2,500 deductible, wind/hail deductible 2%
Loc 11, Building 1, 2 Unit Condo, 850-852 Bridlewood Dr, Replacement Cost, $457,900 limit, $2,500 deductible, wind/hail deductible 2%
Loc 12, Building 1, 2 Unit Condo, 1763-1769 Conestoga Ct, Replacement Cost, $457,900 limit, $2,500 deductible, wind/hail deductible 2%
Loc 13, Building 1, 2 Unit Condo, 1781-1783 Conestoga Ct, Replacement Cost, $457,900 limit, $2,500 deductible, wind/hail deductible 2%
Loc 14, Building 1, 2 Unit Condo, 1746-1748 Conestoga Ct, Replacement Cost, $819,600 limit, $2,500 deductible, wind/hail deductible 2%
Loc 15, Building 1, 2 Unit Condo, 834-836 Bridlewood Dr, Replacement Cost, $819,600 limit, $2,500 deductible, wind/hail deductible 2%
Loc 16, Building 1, 2 Unit Condo, 831-835 Bridlewood Dr, Replacement Cost, $819,600 limit, $2,500 deductible, wind/hail deductible 2%
Loc 17, Building 1, 2 Unit Condo, 841-843 Bridlewood Dr, Replacement Cost, $819,600 limit, $2,500 deductible, wind/hail deductible 2%
Loc 18, Building 1, 2 Unit Condo, 849-851 Bridlewood Dr, Replacement Cost, $819,600 limit, $2,500 deductible, wind/hail deductible 2%
Loc 19, Building 1, 2 Unit Condo, 859-861 Bridlewood Dr, Replacement Cost, $819,600 limit, $2,500 deductible, wind/hail deductible 2%
Loc 20, Building 1, 2 Unit Condo, 863-865 Bridlewood Dr, Replacement Cost, $819,600 limit, $2,500 deductible, wind/hail deductible 2%
Loc 21, Building 1, 2 Unit Condo, 873-877 Bridlewood Dr, Replacement Cost, $819,600 limit, $2,500 deductible, wind/hail deductible 2%
Loc 22, Building 1, 2 Unit Condo, 751-753 Bridlewood Dr, Replacement Cost, $622,300 limit, $2,500 deductible, wind/hail deductible 2%
Loc 23, Building 1, 2 Unit Condo, 757-759 Bridlewood Dr, Replacement Cost, $555,700 limit, $2,500 deductible, wind/hail deductible 2%
Loc 24, Building 1, 2 Unit Condo, 761-763 Bridlewood Dr, Replacement Cost, $555,700 limit, $2,500 deductible, wind/hail deductible 2%
Loc 25, Building 1, 2 Unit Condo, 767-769 Bridlewood Dr, Replacement Cost, $622,300 limit, $2,500 deductible, wind/hail deductible 2%
Loc 26, Building 1, 2 Unit Condo, 773-775 Bridlewood Dr, Replacement Cost, $555,700 limit, $2,500 deductible, wind/hail deductible 2%
Loc 27, Building 1, 2 Unit Condo, 779-781 Bridlewood Dr, Replacement Cost, $622,300 limit, $2,500 deductible, wind/hail deductible 2%
Loc 28, Building 1, 2 Unit Condo, 783-785 Bridlewood Dr, Replacement Cost, $622,300 limit, $2,500 deductible, wind/hail deductible 2%
Loc 29, Building 1, 2 Unit Condo, 789-791 Bridlewood Dr, Replacement Cost, $555,700 limit, $2,500 deductible, wind/hail deductible 2%
Loc 30, Building 1, 2 Unit Condo, 823-825 Bridlewood Dr, Replacement Cost, $622,300 limit, $2,500 deductible, wind/hail deductible 2%
Loc 31, Building 1, 2 Unit Condo, 817-819 Bridlewood Dr, Replacement Cost, $555,700 limit, $2,500 deductible, wind/hail deductible 2%
Loc 32, Building 1, 2 Unit Condo, 811-813 Bridlewood Dr, Replacement Cost, $622,300 limit, $2,500 deductible, wind/hail deductible 2%
Loc 33, Building 1, 2 Unit Condo, 805-807 Bridlewood Dr, Replacement Cost, $555,700 limit, $2,500 deductible, wind/hail deductible 2%
Loc 34, Building 1, 2 Unit Condo, 799-801 Bridlewood Dr, Replacement Cost, $622,300 limit, $2,500 deductible, wind/hail deductible 2%
Loc 35, Building 1, 2 Unit Condo, 818-820 Bridlewood Dr, Replacement Cost, $622,300 limit, $2,500 deductible, wind/hail deductible 2%
Loc 36, Building 1, 2 Unit Condo, 792-794 Bridlewood Dr, Replacement Cost, $622,300 limit, $2,500 deductible, wind/hail deductible 2%
Loc 37, Building 1, 2 Unit Condo, 793-795 Bridlewood Dr, Replacement Cost, $555,700 limit, $2,500 deductible, wind/hail deductible 2%
Loc 38, Building 1, 2 Unit Condo, 808-810 Bridlewood Dr, Replacement Cost, $622,300 limit, $2,500 deductible, wind/hail deductible 2%
Loc 39, Building 1, 2 Unit Condo, 812-814 Bridlewood Dr, Replacement Cost, $555,700 limit, $2,500 deductible, wind/hail deductible 2%
Loc 40, Building 1, 2 Unit Condo, 796-798 Bridlewood Dr, Replacement Cost, $555,700 limit, $2,500 deductible, wind/hail deductible 2%
Loc 41, Building 1, 2 Unit Condo, 800-802 Bridlewood Dr, Replacement Cost, $622,300 limit, $2,500 deductible, wind/hail deductible 2%
Loc 42, Building 1, 2 Unit Condo, 804-806 Bridlewood Dr, Replacement Cost, $555,700 limit, $2,500 deductible, wind/hail deductible 2%
Loc 43, Building 1, 2 Unit Condo, 828-830 Bridlewood Dr, Replacement Cost, $555,700 limit, $2,500 deductible, wind/hail deductible 2%
Loc 44, Building 1, 2 Unit Condo, 1762-1764 Conestoga Ct, Replacement Cost, $555.700 limit, $2,500 deductible, wind/hail deductible 2%
Loc 45, Building 1, Mailboxes, 770 Bridlewood Dr, Replacement Cost, $6,000 limit, $1,000 deductible, wind/hail deductible 2%
Loc 45, Building 2, Mailboxes, 792 Bridlewood Dr, Replacement Cost, $12,000 limit, $1,000 deductible, wind/hail deductible 2%
Loc 45, Building 3, Mailboxes, 850 Bridlewood Dr, Replacement Cost, $3,000 limit, $1,000 deductible, wind/hail deductible 2%
Loc 45, Builidng 4, Mailboxes, 851 Bridlewood Dr, Replacement Cost, $3,000 limit, $1,000 deductible, wind/hail deductible 2%

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