ACORD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
6/18/2026

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.

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 Acrisure Midwest Partners Insurance Services LLC 16805 W. Cleveland Avenue New Berlin WI 53151	**CONTACT NAME:** **PHONE (A/C, No, Ext):** 414-421-3800 **FAX (A/C, No):** 414-421-6145 **E-MAIL ADDRESS:** CustomerService@starrgroup.com
INSURED 601LOFT-01 601 Lofts Condominium Association, Inc PO Box 438 Pewaukee WI 53072-0438	**INSURER(S) AFFORDING COVERAGE** / **NAIC #** **INSURER A :** Arch Insurance Company — 11150 **INSURER B :** United States Liability Insurance Company — 25895 **INSURER C :** Hanover American Insurance Company — 36064 **INSURER D :** Nautilus Insurance Company — 17370 **INSURER E :** **INSURER F :**

COVERAGES **CERTIFICATE NUMBER:** 1639559950 **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. LIMITS SHOWN ARE INCLUSIVE OF AMOUNTS REQUESTED BY THE CERTIFICATE HOLDER AND MAY NOT REFLECT POLICY LIMIT AMOUNTS IN EXCESS OF THOSE REQUESTED. ***Not Applicable in WY**

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X **COMMERCIAL GENERAL LIABILITY** CLAIMS-MADE X OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: POLICY PRO-JECT LOC OTHER:			USC044426250	10/1/2025	10/1/2026	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG 	$ 1,000,000 $ 100,000 $ 5,000 $ 1,000,000 $ 2,000,000 $ 2,000,000 $
A	**AUTOMOBILE LIABILITY** ANY AUTO OWNED AUTOS ONLY SCHEDULED AUTOS X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY			USC044426250	10/1/2025	10/1/2026	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident) 	$ 1,000,000 $ $ $ $
D	X **UMBRELLA LIAB** X OCCUR **EXCESS LIAB** CLAIMS-MADE DED RETENTION $			AN1365682	11/1/2025	10/1/2026	EACH OCCURRENCE AGGREGATE 	$ 3,000,000 $ 3,000,000 $
C	**WORKERS COMPENSATION AND EMPLOYERS' LIABILITY** Y / N ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? **(Mandatory in NH)** If yes, describe under DESCRIPTION OF OPERATIONS below	N / A		WZ1 A932247	5/20/2026	5/20/2027	X PER STATUTE OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	 $ 100,000 $ 100,000 $ 500,000
B	Crime			CR 1554962B	5/20/2026	5/20/2027		300,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
601 E Ogden Ave Milwaukee, WI 53202

Total Number of units: 79 Residential 3 Commercial | Agreed Value Special Form | Building ordinance or law Coverage A - included in building limit Coverage B & C combined - $2,000,000 | Equipment Breakdown included | Separation of Insureds | Extent of Coverage subject to By-laws | Inflation Guard 2% | Replacement Cost Included

CERTIFICATE HOLDER

~ Proof of Insurance ~

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



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Why did the Board choose to move forward without permission from the Van Buren City Lofts (VBCL) Board?

Simply put, this work *needs* to be done. Our engineering vendors gave us that assessment 2 years ago and the City of Milwaukee also agreed during an inspection in June. The City issued us an order to repair the infrastructure and agreed not to fine us due to our demonstrated attempts to begin work.

Waiting through another full winter season puts the garage infrastructure through unnecessary risk that could increase the scope of the project if there were a structural failure. The repair team had an opening that would allow us to complete the work in 2026, and we took it.

What do we expect will happen next?

We have an order from the City to repair the infrastructure and we will follow that order. The order from the City will be shown to the police if they are called. We have also proactively alerted the police to what the plan is in case they get called. We expect the VBCL Board to file for an injunction to stop work and possibly to sue for trespassing. Our attorney noted that the process of filing for an injunction typically takes months, during which time work will be occurring.

Where did discussions end with the VBCL Board?

The VBCL Board rejected every reasonable offer that was presented to them. Their most recent demands were a cash payment of $1 million, the ability for *all* of their residents (including those not impacted) to park their cars in our garages for the duration of the project, an umbrella insurance policy to protect their owners' vehicles while in our garages (~$2,500), and full waiver of all liability for any damage to 601 Lofts property caused by their owners. The 601 Lofts Board did not feel these demands were reasonable relative to the impact on the VBCL residents.