

FROM: Dawn D'Onofrio
WKFC Underwriting Managers
415-398-0228

TO: Arlene Touzi
CRC Insurance Services-CO
866-865-5727

**On behalf of Lloyd's of London,
WKFC is proud to present the following confirmation of coverage:**

New Business Binder
Excess Property, Valid for Thirty (30) days

Named Insured: Treehouse Condominium Association
Mailing Address: 204 Wildernd Road PO Box 1069, Silverthorne, CO 80498

EFFECTIVE DATE	3/31/2019	EXPIRATION DATE	3/31/2020
POLICY NUMBER	10149L18-0224	PREVIOUS POLICY NUMBER	New
COVERAGE	Following Form Excess Property		
PERILS	Special excluding flood and earthquake		
LIMITS OF LIABILITY	\$9,404,725		
TOTAL OF ALL UNDERLYING LIMITS OF LIABILITY	\$33,500,000 NO FLAT CANCELLATIONS		
CONDITIONS/WARRANTIES	Signed & dated TRIA form Subject to receipt of primary carrier policies (underlying policy) Subject to signed application New business is subject to a 3 year no known loss letter signed by the insured on their letterhead WE MUST HAVE UNDERLYING TERMS FROM MARKELINSURANCE @ 16M TO BIND. MUST HAVE A SIGNED NKLL FOR TIME PERIOD OF 03/31/2019 TO 04/03/2019.		
VALUATION	As Per Underlying		
PREMIUM	\$10,000 = (Non-Terrorism Premium: \$10,000 + Terrorism Premium: Declined)		
MINIMUM EARNED PREMIUM	25.00%		
FEES	\$125.00 MGA Service Fee \$250.00 Broker Fee \$311.25 Surplus Lines Tax		

Note: Taxes, Fees and Filings (if applicable) are the responsibility of the broker. Evidence of filing must be provided 15 days from date of binding.

SURPLUS LINES LICENSEE: CRC Corporate License 183767
This contract is delivered as a surplus line coverage under the 'Nonadmitted Insurance Act'. The insurer issuing this contract is not licensed in Colorado but is an ELIGIBLE nonadmitted insurer. There is no protection under the provisions of the 'Colorado Insurance Guaranty Association Act'.

Please read all terms and conditions shown above carefully as they may not conform to the specifications shown in your submission.
Coverage shall be subject to all terms and conditions of the policy to be issued which shall when delivered, replace the binder.

UNDERLYING INFORMATION

CARRIER	TBD
TYPE OF COVERAGE	Special excluding Flood/EQ
POLICY NUMBER	TBD
LIMIT OF LIABILITY	\$33,500,000

FORMS AND ENDORSEMENTS

SLC-3 Cover	SLC-3
Lloyds Dec USA SLC-3	USA SLC-3
Schedule of Forms	Forms
Excess Property Location Schedule	loc schedul
Excess Property Coverage Form	WK EP 10 14 01
Excess Property Underlying Schedule	Excess Property Underlying
Causes of Loss - Special Form	CP 10 30 06 07
Sanction Limitation and Exclusion Clause	LMA3100
Microorganism Exclusion (Absolute)	LMA5018
Asbestos Endorsement	LMA 5019
Applicable Law Exclusion	LMA 5021
Service of Suit (U.S.A)	NMA 1998 24/4/86
War and Civil War Exclusion Clause	NMA464
Radioactive Contamination Exclusion Clause-Physical Damage Direct	NMA1191
Cancellation Clause	NMA1331
U.S. Terrorism Risk Insurance Act of 2002 as amended New & Renewal Business Endorsement	LMA5218
Electronic Date Recognition Exclusion (EDRE)	NMA2802
U.S. Terrorism Risk Insurance Act of 2002 as amended Not Purchased Clause	LMA5219
Biological or Chemical Materials Exclusion	NMA2962
Electronic Data Endorsement B	NMA2915
War and Terrorism Exclusion Endorsement	NMA2918
Minimum Earned Premium Clause	LSW 699
Several Liability Notice	LSW 1001

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Fraudulent Claims Clause	LMA5062
Terrorism Exclusion Endorsement	NMA2920
Land, Water And Air Exclusion	NMA2340
Lloyd's Privacy Policy Statement	LSW1135B
Line Slip	Line Slip Excess Property 2018

ADDITIONAL CONDITIONS

Tier 1 & Tier 2 exclusions apply (see Territorial Limitation Endorsement).

Note: State exceptions may apply. The forms above are subject to change and may not reflect a current comprehensive listing.

Thank you for your continued support!

Dawn D'Onofrio

Underwriter's Signature

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IMPORTANT NOTE: The Home State of the Named Insured shall be determined in accordance with the provisions of the Non-admitted and Reinsurance Act of 2010, 15. U.S.C. §8201, *etc.* ("NRRA"), and the applicable law of the Home State governing cancellation or non-renewal of insurance shall apply to this Policy.

B128410149L18

Attaching To and Forming Part Of Binding Authority Agreement

SCHEDULE OF LLOYD'S UNDERWRITERS PARTICIPATING HEREON:

Syndicates	Signed Line
Ascot Syndicate No. 1414 (ASC)	40.00%
Tokio Marine Klin Syndicate No. 510 (KLN)	22.50%
XL Catlin Syndicate No 2003 (SJC)	10.00%
Hiscox Syndicate No 33	11.00%
Vibe Syndicate Management No 5678	9.00%
Pioneer PCM Consortium Syndicate No 9981 (PPP)*	7.50%
Total:	100.00%

*Pioneer PPP is an LPSO registered consortium – registered with Lloyd's under the number 9981, rather than a Lloyd's syndicate in its own right. The security for the consortium is 100% Liberty Syndicate Management (Lloyd's syndicate 4472).

