



## COMMERCIAL UMBRELLA LIABILITY COVERAGE

Named Insured:	<b>Paramount Real Estate Group, Inc.</b>
Address:	c/o <b>Paramount Programs, Inc.</b> One Reservoir Corporate Centre 4 Research Drive, Suite 402 #121 Shelton, CT 06484
Limits of Insurance:	\$5,000,000 Per Occurrence \$5,000,000 Other Aggregate \$5,000,000 Products/Completed Operations Aggregate
Self Insured Retention:	\$0
Insuring Companies:	Midvale Indemnity Company - Non Admitted
Insured Purchasing Group Member:	Spanish Peak Condominium Association PO BOX 161242 Big Sky, MT 59716
Policy Number:	PRP-229824000-00-1715152
Member Policy Period:	<b>From: 12/31/2023 To: 12/31/2024</b> at 12:01 a.m. Standard Time at the address of the Named Participant
Producer:	<b>Total Insurance Services</b>

NOTE: Members of the Paramount Real Estate Group, Inc. may not be protected by the insurance insolvency guarantee fund and/or insurance laws and regulations of their domiciled or resident state. Receipt of and/or failure to promptly return this Insuring Agreement constitutes acceptance by the Insured listed above to membership in and adherence to the Membership Agreement and Terms and Conditions of Use of the Paramount Real Estate Group, Inc..

**Program Administrator:** Great Point Insurance®  
500 West Putnam Avenue, Suite 400  
Greenwich, CT 06831  
Phone and Fax (877) 505-3226  
[www.greatpointins.com](http://www.greatpointins.com)

**These Declarations together with the policy jacket containing the policy provisions, forms and endorsements indicated above; if any, issued form a part thereof, complete the above numbered policy.**

Authorized Representative:

Dec 28, 2023

# **COMMERCIAL UMBRELLA LIABILITY COVERAGE**

## **Paramount Real Estate Group, Inc.**

### **FORMS AND ENDORSEMENTS SCHEDULED**

Insured Purchasing Group Member:	Spanish Peak Condominium Association
Policy Number:	PRP-229824000-00-1715152

It is hereby understood and agreed the following forms and endorsements are attached to and are a part of this policy:

Policyholder Notice  
OFAC Advisory Notice to Policyholders  
Commercial Umbrella Follow Form - Declarations  
Commercial Liability Umbrella  
Forms Schedule  
Additional Conditions  
Additional Definitions  
Amendatory Exclusions  
Amendment of Insuring Agreement  
Limitation - Anti-Stacking  
Condition - Claims Reporting Amendment  
Condominium/Co-Operative Directors and Officers Liability Claims-Made Coverage  
Coverage Enhancement (Program Version - Risk Purchasing Group)  
Employee Benefits Liability Limitation Claims Made Version  
Economic or Trade Sanctions  
Exclusion - Absolute Access, Collection and Disclosure of Non-Public Information  
Limitation - Auto Liability  
Limitation - Commercial General Liability  
Exclusion - Communicable Disease and Infectious Agent  
Exclusion - Condominium and CoOperative Conversion  
Exclusion - Construction Operations  
Exclusion - Diving Board and Water Slide  
Exclusion - Earth Movement  
Limitation - Employers' Liability  
Exclusion - Financial Institutions  
Exclusion - Foreign Liability  
Exclusion - Bacteria and Fungus  
Exclusion - Marine Liability  
Exclusion - Sublimits of Insurance  
Exclusion - Pesticide or Herbicide  
Exclusion - Pollution and Amended Self-Insured Retention  
Exclusion - Terrorism  
Exclusion - Water Sports  
Expenses in Addition to Limits of Insurance  
Garage Keepers Legal Liability  
Knowledge of Occurrence  
Limits of Insurance Amendment  
Member Policy Period  
Insured and Named Insured Amendatory Endorsement  
Schedule of Underlying Insurance  
Amendment of Definition of Retained Limit and Schedule of Retained Limits  
Employee Benefits Liability Limitation Occurrence Version  
Exclusion - Human Trafficking (With Limitations)  
Exclusion - Exterior Insulation and Finish Systems

Exclusion - Designated Ongoing Operations

Exclusion - Cross Suits Liability

Silica or Silica-Related Dust Exclusion

Limitation of Coverage to Designated Premises, Project or Operation

Policyholder Fraud Warning

All State Amendatory Endorsements

**COMMERCIAL UMBRELLA LIABILITY COVERAGE**

**Paramount Real Estate Group, Inc.**

**SUMMARY OF EXPOSURES COVERED AT INCEPTION**

Insured Purchasing Group Member:	Spanish Peak Condominium Association
Policy Number:	PRP-229824000-00-1715152

Exposure Type	Number	Category
Condo/ Co-Op Units With D&O	55	Location
Pools	1	Location

**COMMERCIAL UMBRELLA LIABILITY COVERAGE**

**Paramount Real Estate Group, Inc.**

**SUMMARY OF UNDERLYING POLICIES AT INCEPTION**

Insured Purchasing Group Member:	Spanish Peak Condominium Association
Policy Number:	PRP-229824000-00-1715152

COVERAGE	D&O Liability 1
Carrier	Continental Casualty Company
Limit	\$1,000,000 Each Occurrence
.	\$1,000,000 Aggregate
Term	12/31/2023 to 12/31/2024
COVERAGE	General Liability 1
Carrier	Atain Specialty Insurance Company
Limit	\$1,000,000 Each Occurrence
.	\$2,000,000 General Aggregate
.	\$2,000,000 Products / Completed Operations Aggregate Limit
.	\$1,000,000 Advertising Injury / Personal Injury (Each Offense)
Term	12/31/2023 to 12/31/2024

**COMMERCIAL UMBRELLA LIABILITY COVERAGE**

**Paramount Real Estate Group, Inc.**

*LOCATIONS COVERED AT INCEPTION*

Insured Purchasing Group Member:	Spanish Peak Condominium Association
Policy Number:	PRP-229824000-00-1715152

Location	Address	City	State	Zip Code
1	2500 Little Coyote Road	Big Sky	MT	59716

**COMMERCIAL UMBRELLA LIABILITY COVERAGE**

**Paramount Real Estate Group, Inc.**

***NAMED INSUREDS COVERED AT INCEPTION***

Insured Purchasing Group Member:	Spanish Peak Condominium Association
Policy Number:	PRP-229824000-00-1715152

No.	Named Insured
1	Spanish Peak Condominium Association