McGowan Program Administrators Umbrella Program

Evidence of Insurance and Purchasing Group Membership

NAMED INSURED:	PROGRAM ADMINISTRATOR:
Golf Links East Homeowners Association c/o Bidegain Realty, Inc. 8755 E. Broadway Blvd Tucson, AZ, 85710	McGowan Program Administrators [A division of McGowan and Company, Inc.] Home Office - Old Forge Center 20595 Lorain Road Fairview Park, OH 44126 T: 440.333.6300 / F: 440.333.3214 www.mcgowanprograms.com Date of Issue: 10/01/2026
PURCHASING GROUP NAME: Community Associations PG, Inc. Reference Number: 79978387	

ITEM 1. **COVERAGE PERIOD:** 10/01/2026 to 10/01/2027

This insurance shall not apply to any claim, suit, or loss involving an occurrence that takes place outside of these dates.

ITEM 2. **INSURER:**

EVIDENCE NUMBER:	INSURER:	LIMIT:
G74664714-G75733197	Federal Insurance Company	$1,000,000 / $1,000,000

ITEM 3. **LIMITS OF INSURANCE:**

$1,000,000	Each Occurrence
$1,000,000	General Aggregate
$1,000,000	Products/Completed Operations Aggregate (When Provided by Underlying Policy)
$0	Insured's Retained Limit

Members do not share limits within this Purchasing Group.

ITEM 4. **TERRORISM RISK INSURANCE ACT:**

[ ] Included [X] Excluded

Coverage is only excluded if rejected by the Named Insured.

ITEM 5. **SCHEDULED UNDERLYING INSURANCE:**

X	General Liability
X	Hired and Non-Owned Liability
	Automobile Liability
X	Directors and Officers Liability
X	Employers Liability
	Employee Benefits Liability
	Garagekeepers Legal Liability
	Liquor Liability
	Uninsured/Underinsured Motorists Liability

This policy shall not apply to any claim, suit, or loss if such claim, suit, or loss is not covered by a scheduled underlying insurance policy marked with an "X" above. Limits must conform to minimum attachment points as dictated by the Schedule of Primary/Underlying Insurance within the policy form.

Carriers:	Per Information On File With McGowan	**Premiums:**	Per Information On File With McGowan
Limits:	Per Information On File With McGowan	**Eff. Dates:**	Per Information On File With McGowan

ITEM 6. **COVERAGE MODIFICATIONS TO TERMS, CONDITIONS, AND EXCLUSIONS:**

This Item Supersedes Any Provision In The Policy, Endorsements, "Schedule Of Named Insureds - Endorsement," "Schedule Of Insured Locations - Endorsement," Or This "Evidence Of Insurance and Purchasing Group Membership" Granting Or Restricting Coverage To The Contrary.

The only coverage modifications to the terms, conditions, and exclusions that apply are those marked with an "X" below.

	Other:

ITEM 7. **IMPORTANT COVERAGE NOTES AND ADDITIONAL TERMS, CONDITIONS, AND EXCLUSIONS:**

1. This insurance does not apply to any entity that does not appear on the attached "Schedule of Named Insureds - Endorsement."

2. This insurance does not apply to any location that does not appear on the attached "Schedule of Insured Locations - Endorsement."

3. You must notify us if you add named insureds or insured locations. This policy does not provide automatic coverage to newly acquired premises.

4. You must notify us if there are changes to the scheduled underlying insurance policies.

5. You must notify us if you have a change in operations or exposures which increases the insurance company's risk of loss.

6. Any term, condition, or exclusion contained within the "Evidence of Insurance and Purchasing Group Membership" Agreement supersedes any provision in the policy, endorsements, "Schedule of Named Insureds - Endorsement," or "Schedule of Insured Locations - Endorsement," granting or restricting coverage to the contrary.

ITEM 8. **SCHEDULE OF CHARGES:**

Total Premium, Fees, Surcharges, and Taxes (As Applicable):		**$868.00**
Premium:	$763.00	Charged by the Insurance Company
Purchasing Group Fee:	$105.00	Charged by the Purchasing Group
Surplus Lines Tax:	$0.00	Charged by the State
Stamping Tax:	$0.00	Charged by the State
Other State or Municipal Surcharge:	$0.00	Charged by the State or Municipality
Loss Control Inspection Fee:	$0.00	Charged by the Program Administrator

Purpose and Effect Of "Application For Insurance and Purchasing Group Membership."

By Signing An "Application For Insurance And Purchasing Group Membership" (Hereinafter "Application"), Applicant Agreed: (1) To Become A Member Of Community Associations PG, Inc. (Hereinafter "PG"); (2) To Participate In A Program Of Insurance Designed Exclusively For The Members Of PG; (3) To Accept, Abide By, And Be Bound By The "Terms And Conditions Of Insurance" Posted At www.purchasinggroups.com; (4) To Accept, Abide By, And Be Bound By The "Membership Agreement - Terms And Conditions Of Membership" Posted At www.purchasinggroups.com; (5) To Pay All Premiums (Including Audit And Additional Premiums, If Applicable), Fees (Including Broker And Purchasing Group Membership Fees), And State And Federal Taxes and Surcharges When Due (If Applicable); (6) That Any Additional Material Supplied By Applicant Or Applicant's Insurance Broker To The Managing General Underwriter For A Given Program Of Insurance Becomes A Material Part Of The Application For Insurance; (7) That The Application Which It Signed Was The Basis Of The Contract [Policy And/Or "Evidence Of Insurance" (Hereinafter "EOI")], Whether Or Not Said Application Was/Is Attached To The Policy And/Or EOI; And, (8) That The Application Is A Material Part Of The Policy And/Or EOI, Whether Or Not It Is Attached To The Policy And/Or EOI.

Disclosure Pursuant To Federal Law Regarding Purchasing Groups [U.S.C. 15 3901, Et Seq.]

PG Is A "Purchasing Group," As Defined Under Federal Law, Formed To Purchase Liability Insurance On A Group Basis For Its Members To Cover The Similar Or Related Liability Exposure(s) To Which The Members Of PG Are Exposed By Virtue Of Their Related, Similar, Or Common Business Or Service. Members Do Not Share Limits And Each Member Is Provided With Its Own Policy And/Or EOI.

Disclosure Pursuant to Terrorism Risk Insurance Act of 2002 (And Any Subsequent Continuations or Revisions Thereof).

By Signing Below, Applicant Agrees That It Has Read And Understands The Most Recent Disclosure Pursuant To The Terrorism Risk Insurance Act Which Appears At www.purchasinggroups.com.

To Learn More.

Please Visit www.purchasinggroups.com, Which Contains More Information About Your Purchasing Group And Purchasing Groups, In General, As Well As Your Insurance Coverage, Premiums, Fees, Taxes, The MGUs' Income, And Your Insurance Broker's Income.