



# CERTIFICATE OF INSURANCE

DATE: 4/22/2026 7:33:48 AM

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT 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 be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such an endorsement(s).

### PRODUCER

Community Association Underwriters Of America  
40 Lake Bellevue, Suite 100  
Bellevue, WA 98005

If you have any corrections or changes please Fax to (267)757-7410, email to [certs@cauinsure.com](mailto:certs@cauinsure.com) or visit our website at [www.cauinsure.com](http://www.cauinsure.com).

### COMPANY

A American Alternative Insurance Corporation

POLICY NUMBER  
CAU508374

EFFECTIVE DATE  
4/11/2026

EXPIRATION DATE  
4/11/2027

### INSURED

Sterling Crossing Homeowners Association  
C/O Vantage Community Management  
8290 28th Court NE, Suite C  
Lacey, WA 98516

### COVERAGES AS OF 4/21/2026

THIS IS TO CERTIFY THAT 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.

### A PROPERTY

RESIDENTIAL BUILDINGS  
OTHER BUILDINGS  
STRUCTURES  
COMMUNITY PERSONAL PROPERTY

#### AMOUNT OF INSURANCE

None  
Guaranteed Replacement Cost  
Guaranteed Replacement Cost  
Guaranteed Replacement Cost

#### DEDUCTIBLE

0  
\$1,000  
\$1,000  
\$1,000

### A EARTHQUAKE

None

### A FLOOD

None

### A LIABILITY

BODILY INJURY AND PROPERTY DAMAGE  
PERSONAL INJURY AND ADVERTISING INJURY  
PROPERTY DAMAGE LEGAL LIABILITY - REAL PROPERTY  
MEDICAL PAYMENTS

#### LIMIT OF INSURANCE

\$1,000,000  
\$1,000,000  
\$1,000,000  
\$5,000

#### TYPE OF LIMIT

OCCURRENCE  
OFFENSE  
OCCURRENCE  
EACH PERSON

### A DIRECTORS & OFFICERS LIABILITY

ERRORS & OMISSIONS INSURANCE

#### EACH LOSS

\$1,000,000

#### EACH POLICY YEAR

\$1,000,000

### A FIDELITY

EMPLOYEE DISHONESTY

#### AMOUNT OF INSURANCE

\$150,000

### CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE: