

EXHIBIT 3

2026 D&O and Fidelity Insurance Renewal Materials - Selected Pages

Selected pages identifying Philadelphia Indemnity Insurance Company as the D&O carrier and Hartford Fire Insurance Company as the fidelity carrier.

Source: Renewal proposal pp.1 and 4

STEVE D. REICH INSURANCE AGENCY, INC.

280 N. WESTLAKE BLVD. #200, WESTLAKE VILLAGE CA 91362

(805) 379-5159

LICENSE #0484756

Cantrice Court Condo OA

Directors & Officers, Umbrella & Fidelity Renewal Proposal

2/1/26 to 2/1/27

D&O thru Philadelphia Indemnity Insurance Company:

(Admitted, Rated A++ Superior with A.M. Best Company)

Limits of Liability: \$1,000,000 / Retention per Claim: \$1,000

Annual Premium: \$2,211

Umbrella thru Federal Insurance Company:

(Admitted, Rated A+ with A.M. Best Company)

Coverage Limits: \$10,000,000 / Deductible: NONE

Annual Premium: \$1,951

Fidelity thru Hartford Fire Insurance Company:

(Admitted, Rated A+ with A.M. Best Company)

Coverage Limits: \$1,400,000 / Deductible: \$10,000

Annual Premium: 1,519

Total D&O, Umbrella & Fidelity Annual Premium: \$5,681

Note: This is a short summary of coverage only. The policy should be reviewed for all coverages, limitations, and exclusions.

Bind coverage effective 2/1/26 ☒

Jeff Gollihar



Renewal

Association Fidelity

DATE: 12/18/2025
INSURED: Cantrice Court Condo Owners Association
RE: Association Fidelity Renewal

The policy is scheduled to renew February 1, 2026. Please sign renewal confirmation and return for processing.

Association Fidelity Coverage Limits

Hartford Fire Insurance Company, an A.M. Best A+ rated Insurance Company

\$ 1,400,000 *Employee Theft (\$10,000 Deductible)
\$ 1,400,000 Computer and Funds Transfer Fraud (\$10,000 Deductible)
\$ 25,000 Theft, Disappearance and Destruction (\$500 Deductible)
\$ 25,000 Forgery or Alteration (\$500 Deductible)
\$ 15,000 Deception Fraud (\$5,000 Deductible) - *included at no additional cost*
\$ 15,000 Virtual Currency (\$5,000 Deductible) - *included at no additional cost*
\$ 50,000 Money Orders & Counterfeit Currency - *included at no additional cost*
\$ 1,519.00 Total Annual Premium

*Please review limit to ensure that this meets the CC&R requirements or the lending industry's fidelity guideline of "three times monthly assessments, plus cash assets," whichever is greater.

Please renew Association Fidelity coverage as quoted effective 2/1/2026:

Signature Jeff Jollihar

Date 1/12/2026

Binding Subjectivities

Prior to Binding:

- Written order to bind coverage on or before the renewal date

Policy Highlights

- Management Firm included as Agent Rider, at no extra cost
- Coverage for ERISA plans automatically included (as well as Inflation Guard)
- Policy written on a Discovery basis as opposed to Loss Sustained. Discovery is a broader coverage because the loss only needs to be discovered during the policy period. Most policies are written on a loss-sustained basis, meaning that the loss needs to be sustained and discovered during the policy period
- Expanded definition of Employees are automatically included, such as, volunteers non-compensated officers, members of committees, specified Directors or Trustees, owners of Management Firms and Managers

Underwriting Notes

- Please be advised, the renewal has been proposed per the expiring Employee Theft limit
- Coverage is offered under the assumption of no known or pending losses
- Premium is based on 8 board members and/or association employees; additional board members and/or association employees will result in an amended premium. Please contact your Agency representative for a revised quote

Billing Terms

- Premium must be paid in full within 30 days
- No premium financing available