

INSURANCE DISCLOSURE

Effective Date: June 1, 2026

INTRODUCTION

This Insurance Disclosure (“Disclosure”) is provided by Continuum Companies, Inc. and its affiliates (collectively, “Continuum”) to all current and prospective clients (“Clients”) who engage our affiliated brands for property management services. Continuum is committed to acting in the best interests of its Clients in connection with the services described herein, consistent with applicable law and the terms of its agreements with such Clients. Our mission is to protect your community’s interests, understand your insurance needs, and act with integrity and competence.

INSURANCE RELATIONSHIPS

Continuum, through its affiliated insurance entity (currently operating as ProtectionEdge Services, Inc.), has established relationships with various insurance brokers and carriers (“Insurance Partners”) to provide insurance placement, advisory, and related services to Clients. These relationships may include co-brokered arrangements, where Continuum partners with third-party insurance brokers to access broader markets, specialized expertise, and competitive insurance solutions for community associations as a benefit to our Clients.

BUSINESS RATIONALE AND CLIENT BENEFITS

Continuum leverages its scale and network to deliver enhanced insurance solutions that are designed to provide the following benefits to Clients:

- Expanded access to insurance carriers and markets;
- Competitive pricing through structured bidding and broker selection;
- Coverage options tailored to community association needs;
- Claims and ongoing service support; and
- Operational efficiency through centralized processes and system integration,

By coordinating insurance placements across its network, Continuum seeks to offer competitive premiums to the associations while providing high-quality service standards, appropriate coverages, and specialized insurance advisory services for our Clients.

REMUNERATION DISCLOSURE

ProtectionEdge Services, Inc., a subsidiary of Continuum, may receive financial remuneration in connection with the placement, servicing, and renewal of insurance policies for Clients.

This remuneration may include, without limitation:

- Commissions paid by insurance carriers;
- Fees or revenue sharing received from or paid to broker partners in co-brokered arrangements;
- Administrative, program management, or service-related fees; and
- Other forms of compensation related to insurance placement, servicing, or renewal.

The amount and structure of such remuneration may vary depending on a number of factors, including the insurance carrier, product type, policy terms, market conditions, and the nature and scope of services provided. As a result, Continuum and its affiliates may have a financial incentive in connection with the selection of certain insurance products, carriers, or Insurance Partners.

Clients are not required to utilize Continuum's affiliate or any Insurance Partner and may select any insurance broker, carrier, or advisor of their choosing. Continuum will reasonably cooperate with such third-party providers. Continuum is committed to maintaining Insurance Partner relationships that are competitive, transparent, and aligned with Client interests.

LIMITATION OF CONTINUUM'S RESPONSIBILITIES

Continuum does not act as the insurer and does not guarantee coverage, pricing, or claims outcomes. Final insurance decisions, including coverage selection and approval, remain the responsibility of the Client and its governing board.

ACKNOWLEDGMENT

By engaging Continuum or any of its affiliates for property management and/or related services, each Client (i) acknowledges receipt of this Disclosure, (ii) understands the nature of the relationships and remuneration described herein, including potential financial incentives, and (iii) consents to such arrangements described herein. This Disclosure does not modify any existing agreements between Continuum and its Clients.

CONTACT INFORMATION

For additional information regarding the insurance relationships disclosed herein, please contact:

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