



Statement – Premium Due

ETTA PLACE TOO CONDOMINIUM ASSOCIATION
PO BOX 3071
TELLURIDE CO 81435-5307

Automatic Payment Amount: \$6,690.00
Due Date: 03/01/2026

Payment Method: Automatic Payment

Account Number: 1000711690
Policy Number(s) with Premium Due:
0705734

Statement Prepared On: 02/05/2026

Questions regarding your insurance coverage:

Latitude Insurance (05043) (10000265)
(970)728-2200

Questions regarding your statement:

Cincinnati Corporate Billing
877-942-2455, CinciBill@cinfin.com
Monday-Friday, 7:30 a.m.- 6 p.m. Eastern Time
Saturday, 8 a.m.- noon Eastern Time

Table with 2 columns: Label (Pay Online or by Phone, Payment Address, Overnight Payment Address) and Details (cinfin.com, 800-364-3400, etc.)

The amount due will be paid automatically on the due date based upon your selected payment method shown above.

For address changes, please complete the back of the stub and return to The Cincinnati Insurance Companies.

Please mark for change of address and complete the reverse side.

ETTA PLACE TOO CONDOMINIUM ASSOCIATION
PO BOX 3071
TELLURIDE CO 81435-5307

THE CINCINNATI INSURANCE COMPANY
PO BOX 14529
CINCINNATI OH 45250-5629



Payor Name: ETTA PLACE TOO CONDOMINIUM ASSOCIATION

Account Number: 1000711690

FUTURE ACCOUNT STATEMENTS AS OF 02/05/2026 :

Statement Date	Due Date	Premium Due
04/09/2026	05/01/2026	\$6,688.00
07/09/2026	08/01/2026	\$6,688.00
10/08/2026	11/01/2026	\$6,688.00
Total		\$20,064.00
Current Amount Due		\$6,690.00
Scheduled Installment Premium Due		\$20,064.00
Amount to Pay Account Through 11/01/2026 Due Date		\$26,754.00

Account activity may result in changes to the following information provided above: Statement Date, Due Date, and Premium Due.

Future billing may be suspended if you receive a cancelation for non-payment of premium, which may result in multiple installments being combined on your next account statement. An installment fee of up to \$5.00, not to exceed the amount filed with and approved in your state, may apply to each installment on policies contained within your account. Installment fees are assessed at invoicing and are not included in the premiums shown above. Installment fees do not apply to policies paid by Electronic Funds Transfer (EFT) or Automatic Payment* when paid by a checking or savings account or debit card. Automatic Payments paid via credit card, PayPal™, PayPal Credit, Venmo™, Apple® Pay and G Pay™ may include an installment fee. Workers Compensation policies are not subject to installment fees.

*EFT and Automatic Payments are not available in TX.

Account Number: 1000711690 Policy Number(s): 0705734

Change of Address

*Please print clearly in blue or black ink.

- Billing Address (applies to all policies)
- Policy Mailing Address All Policies List Selected Policies _____

Street Address _____

City, State _____

Zip Code _____ Area Code and Business Phone _____



Payor Name: ETTA PLACE TOO CONDOMINIUM ASSOCIATION

Account Number: 1000711690

SUMMARY OF YOUR ACCOUNT:

Previous Statement 11/01/2025	\$5,023.00
Payment Received 10/15/2025 - Thank You	-\$5,023.00
Current Policy Activity	\$6,690.00
Amount Due for Account	\$6,690.00
Automatic Payment on 03/01/2026	\$6,690.00

CURRENT POLICY ACTIVITY:

POLICY TYPE: Commercial Package Policy **POLICY NUMBER:** 0705734 **EXPIRATION DATE:** 02/01/2027
PAY PLAN: Quarterly **NAMED INSURED:** ETTA PLACE TOO CONDOMINIUM ASSOCIATION
COVERAGE PROVIDED BY: The Cincinnati Indemnity Company

Effective Date	Description	Amount Due
02/01/2026	Installment	\$6,688.00
02/01/2026	Premiums Due In Full	\$2.00
		\$6,690.00



This statement does not provide coverage or replace any provision of your policy. Read your policy and review your declarations page carefully for complete information on coverages provided.

Premiums Due - Payment is due on the due date shown on the front of the statement. Please allow sufficient time for postal delivery. Online or phone payments that receive a confirmation number before 3 p.m. Eastern Time apply the same day. We process payments confirmed after 3 p.m. Eastern Time the next day. **If you send your payment by mail, please make the check payable to The Cincinnati Insurance Company.**

Payments to Your Account - Payments post directly to your account, not to a specific policy contained within your account. The current amount due for each policy determines the application of payment on an account with more than one policy. Any partial payment, an amount less than the amount due, as shown on the front of this statement - applies proportionately to policies with a current balance due. The unpaid balance may result in cancellation of one or all policies within your account for nonpayment of premium. If you want payments posted to a specific policy(ies) and not to a multi-policy account, please contact your agency and request single policy billing, after which you will receive a separate statement for each policy.

Partial Payments - Change of Pay Plan - A partial payment of the amount due does not change the pay plan. You may receive a late notice or cancellation notice for partial payments made without a corresponding pay plan change. Please refer to **Disclosure of Direct Bill Fees and Charges**. To change your pay plan, please contact your agency. The pay plans available are monthly, quarterly, semi-annual and annual pay. You may elect to pay your premiums by direct invoice, electronic funds transfer or automatic payment¹ - checking, savings, debit, credit card, PayPal™, PayPal Credit, Venmo™, Apple® Pay and G Pay™.

Direct Bill Fees and Charges - We may charge late, non-sufficient funds or reinstatement charges, based on the location of the payor of the account, of up to \$25 each, not to exceed the amount filed with and approved by the payor's state if:

- We receive your payment after the due date shown on the statement or receive only a partial payment of the amount due without a corresponding pay plan change. To change your pay plan, please contact your agency. The pay plans are monthly, quarterly, semi-annual and annual pay. **If you do not pay the full amount due, including any direct bill fees, you may incur additional late charges, or we may cancel your policy(ies) due to nonpayment of premium.**
- Your financial institution returns your check or declines your EFT or automatic payment¹ - checking, savings or debit card transaction due to NSF.
- We process a policy reinstatement after a notice of cancellation for nonpayment of premium became effective. There are no requirements to reinstate a policy once cancellation for nonpayment of premium has become effective. The decision to reinstate coverage is solely at the discretion of The Cincinnati Insurance Companies.

For additional information, please refer to Disclosure of Direct Bill Fees and Charges included with this statement.

Installment Fees - An installment fee of up to \$5.00, not to exceed the amount filed with and approved in your state, may apply to each installment on policies contained within your account.

Installment fees do not apply to policies paid by electronic funds transfer (EFT) or automatic payment¹ when paid by a checking or savings account or debit cards. Automatic payments¹ paid via credit card, PayPal™, PayPal Credit, Venmo™, Apple® Pay and G Pay™ may include an installment fee.

Workers Compensation policies are not subject to installment fees.

Audit Premiums - For policies subject to audit, any additional premium is due in full once the audit is complete. If you are paying premiums by electronic funds transfer (EFT) or automatic payment¹, we will advise you of the payment date and the amount due before initiating a payment transaction. We initiate the withdrawal of your audit premium due from your registered bank account or charge your credit or debit card on the due date reflected on your statement. An unpaid audit may result in the cancellation of your current policy(ies) for nonpayment of premium². Any return premium more than the premium due for your current policy(ies) applies to the unpaid audit(s).

Audit Payment Option for EFT Payment Method - You have a choice as to how to pay the audit premium. You may choose to include the audit premium in your electronic funds transfer (EFT)¹, or you may pay the audit premium separately and not have it included in the EFT withdrawal¹.

If you have chosen to have your audits billed separately and not included in the EFT withdrawal¹:

- The Cincinnati Insurance Company must receive payment of the audit premium by the due date shown on the statement.
- If we do not receive payment for the audit premium, we will redirect your EFT withdrawal¹ designated for fees, charges, endorsements, or installment premium to the unpaid audit balance².
- Redirection of your EFT withdrawal¹ originally intended for fees, charges, endorsements, or installment premiums to the unpaid audit balance may result in the cancellation of the policies contained within your account for nonpayment of premium².

Endorsements Due in Full Option - Policy endorsements are payable in full. We will not revise any remaining unpaid installments for the current policy year. Credits for return premiums greater than the current amount due will be on future account statement(s). We will adjust the annual premium on the anniversary date for multi-year policies and include the applicable charges or credits for any changes made during the prior policy period. The endorsements due in full option does not apply to Workers Compensation or North Carolina non-fleet, private passenger auto policies.

Cancellation Due to Nonpayment of Premium - If you have a single policy account and we issue a cancellation notice for nonpayment of premium, you must pay in full all unpaid premium, fees, charges and audits for your account by the legal cancellation date to keep your insurance coverage in force.

Suppose your account consists of multiple policies, and we issue a cancellation notice for nonpayment of premium for more than one policy. In that case, the legal cancellation dates for the policies may be different due to state notification laws. In these situations, one policy may cancel earlier than the others.

To keep your insurance coverages in force for all policies within your account, we must receive all unpaid premium, fees, charges, and audits for your account for all policies before the earliest of the legal cancellation dates. We post payments to your account, not to specific policies contained within your account. An account with more than one policy will have payments apply based upon the current amount due for each policy. You may not elect to pay one policy and leave the other policies within your account underpaid or unpaid. Partial payments of the amount due will not rescind a nonpayment cancellation.

There are no requirements to reinstate a policy once cancellation for nonpayment of premium has become effective. The decision to reinstate coverage is solely at the discretion of The Cincinnati Insurance Companies.

Premiums Due After Cancellation - If your policy cancels for nonpayment of premium, you may receive a statement from The Cincinnati Insurance Company for the premium due to us for coverage provided between the original due date and the legal date of cancellation. Coverage remains in effect up to the legal cancellation date, as shown on the cancellation notice. For each day coverage remains in effect during the notification period, an additional premium is due. If you do not pay the additional premium and any direct bill charges due, we may refer your account to a collection agency.

Coverage No Longer Needed or Placed with Another Carrier - Premiums shown on this statement may not be due for policies you have removed coverages from or placed with another carrier. Please contact your agency to discuss your account.

¹ EFT and Automatic Payments are not available in TX.

² Does not apply in MD and NY.



DISCLOSURE OF DIRECT BILL FEES AND CHARGES

This disclosure does not provide coverage or replace any provisions of your policy. Read your policy and review your declarations page carefully for complete information on coverages provided.

Your insurance premium is being paid directly to us rather than through your insurance agency. We appreciate your prompt payment of the premium due. Please note that additional fees and charges apply:

- Late Charge - payment is late
- Non-sufficient funds charge - payment returns to us for insufficient funds
- Reinstatement fee - your policy was previously canceled for nonpayment of premium and has been reinstated at either your or your agent's request

There are no requirements to reinstate a policy once cancellation for nonpayment of premium has become effective. The decision to reinstate coverage is solely at the discretion of The Cincinnati Insurance Companies.

First, we apply payments to any applicable fees and charges and then to outstanding premium in these states: AL, AK, AZ, AR, CA, CO, CT, DE, DC, FL, GA, HI, ID, IN, IA, KS, LA, ME, MA, MI, MS, MO, NE, NV, NH, NJ, ND, OH, OK, OR, PA, RI, SD, TN, TX, UT, VT, VA, WA, WV, WI and WY. If the payment received is insufficient to cover the total amount due, including all premiums, fees and charges billed, we will apply your payment first to the fees or charges and apply any remaining payment amount to the billed premium. We may assess an additional late charge if a portion of the billed premium remains unpaid. Unpaid premium may result in the cancellation of your account for nonpayment of premium.

We apply payments to premium and then to any applicable fees and charges in these states: IL, MN, NM, NY and SC. If the payment received is not sufficient to cover the premium, fees and charges billed, we will apply your payment first to the billed premium and apply any remaining payment to the fees or charges.

Not all charges apply in all states, and a list of the types or charges is below. Following each fee or charge description, we list the states where the fee or charge applies and the amount of the fee or charge. Fees and charges do not apply in: KY, MD, MT and NC.

Late Charge: A charge is added to your next account statement each time we receive and process your payment after the due date shown on the account statement or if your payment was less than the amount that was due. Late charges do not apply to accounts paid by Electronic Funds Transfer or automatic payment¹. The state in which your payor's account is located determines the late charge, not to exceed the amount filed and approved by the payor's state.

- \$10 AK, FL, RI and SC
- \$15 MA
- \$25 AL, AZ, AR, CA, CO, CT, DE, DC, GA, HI, ID, IL, IN, IA, KS, LA, ME, MI, MN, MS, MO, NE, NV, NH, NM, ND, OH, OK, OR, PA, SD, TN, TX, UT, VT, VA, WA, WI and WY

¹ Not available in TX.

Non-Sufficient Funds Charge: We waive the first Non-Sufficient Funds charge. We may add a NSF charge to your account for each subsequent return of payment while continuously insured with The Cincinnati Insurance Companies. The state in which your account's payor is located determines the NSF charge, not to exceed the amount filed and approved by the payor's state:

- \$10 AK, FL, NJ, RI and SC
- \$15 MA
- \$20 NY
- \$25 AL, AZ, AR, CA, CO, CT, DE, DC, GA, HI, ID, IL, IN, IA, KS, LA, ME, MI, MN, MS, MO, NE, NV, NH, NM, ND, OH, OK, OR, PA, SD, TN, TX, UT, VT, VA, WA, WI and WY

Reinstatement Fee: We waive the first reinstatement fee. A reinstatement fee may be added to your account for each subsequent reinstatement due to nonpayment of premium while continuously insured with The Cincinnati Insurance Companies. The state in which your account's payor is located determines the reinstatement fee, not to exceed the amount filed with and approved by the payor's state:

- \$10 AK, RI and SC
- \$15 MA
- \$20 NY
- \$25 AL, AZ, AR, CA, CO, CT, DE, DC, GA, HI, ID, IL, IN, IA, KS, LA, ME, MI, MN, MS, MO, NE, NV, NH, NM, ND, OH, OK, OR, PA, SD, TN, TX, UT, VT, VA, WA, WI and WY



NOTICE TO POLICYHOLDERS

DIRECT BILL ACCOUNT CREDIT PROCEDURE

This is a notice of how an account credit will be applied to your policy or to all of the policies being billed as a single account.

Account Credits

- A.** If your account is comprised of **a single policy** and an endorsement or premium audit results in a credit (return premium), the credit is applied to that policy. If your account does not have a future installment due at the time the endorsement or audit is processed, the credit is refunded to the payor listed for your account. If you do not wish for credits to be automatically applied to future unpaid installments, please contact us to request a refund. Please note that the amount of the refund may vary based upon the date you contact us and your billing schedule.
- B.** If your account is comprised of **more than one policy** and an endorsement or premium audit results in a credit (return premium), the credit is applied in the following manner:
- Payments previously applied to your account are deferred.
 - The credit that results from the endorsement or audit is applied to the policy generating the credit.
 - The payments that were deferred are then reapplied to the account in order to satisfy the amount due.
 - Any excess payment that results from the credit is applied proportionately to your policies with a future payment or installment due.
 - If you do not wish for credits to be automatically applied to future unpaid installments, please contact us to request a refund. Please note that the amount of the refund may vary based upon the date you contact us and your billing schedule.
 - If your account does not have a future installment or payment due at the time the endorsement or audit is processed, the credit is refunded to the payor listed for your account.

(Does not apply to audit return premium for payors located in New York; does not apply to premiums due more than 30 days from the date of processing for payors located in New Hampshire. These credits are automatically refunded to the payor)

To request a refund, contact us at:

Mailing Address

The Cincinnati Insurance Company
PO Box 14529
Cincinnati, OH 45250-0529

Toll free phone number

877-942-2455

Electronic mail

CinciBill@cinfin.com



ELECTRONIC PREMIUM REFUNDS AVAILABLE

Faster Refunds

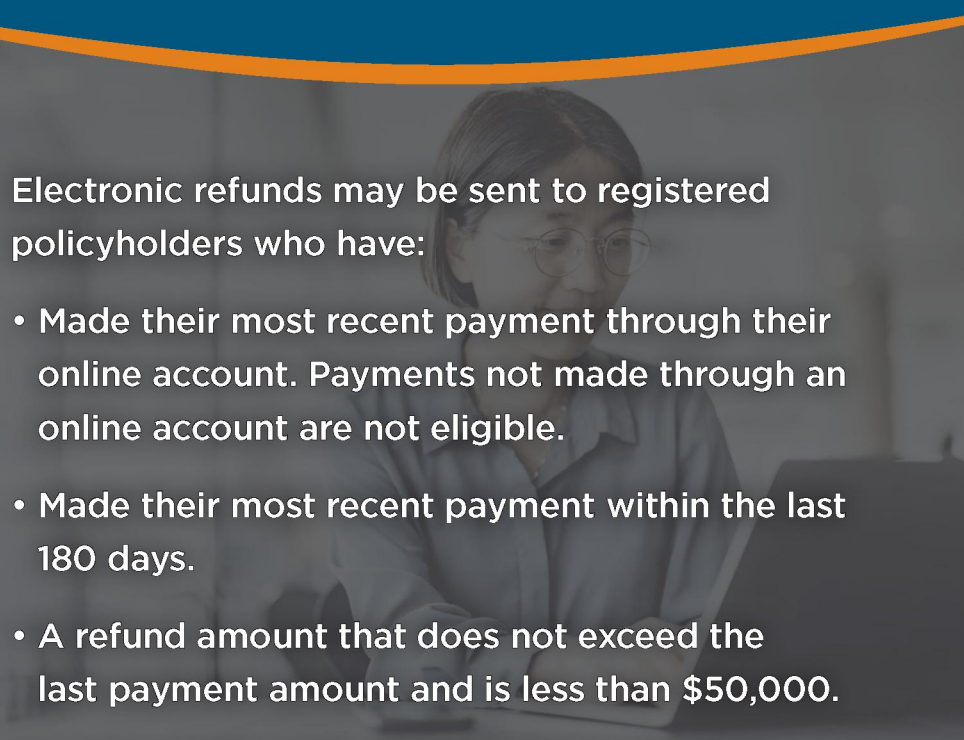


The Cincinnati Insurance Companies
can now electronically return eligible¹
premium refunds directly back to your
most recent online payment source.

¹ Eligible electronic refunds include successfully processed payments initiated through a registered policyholder's account that occurred within the last 180 days and have a payment amount greater than the initiated refund amount. Additional policy activity may impact eligibility.



Everything Insurance Should Be®



Electronic refunds may be sent to registered policyholders who have:

- Made their most recent payment through their online account. Payments not made through an online account are not eligible.
- Made their most recent payment within the last 180 days.
- A refund amount that does not exceed the last payment amount and is less than \$50,000.

Questions? Please call Policyholder Services, 888-242-0888, Monday-Friday, 7:30 a.m. to 7 p.m. or Saturday, 7:30 a.m. to noon (except holiday weekends) Eastern Time.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries - The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2025 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.

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