



WITHDRAWAL SCHEDULE

September 2, 2022

CHRISTOPHE CONDOMINIUM
ASSOCIATION INC
PO BOX 1223
KETCHUM ID 83340

Agent:
AMERICAN INSURANCE AND INVESTMENTS
8078-AY
(801) 364-3434

Policy Number: Z80660-8
Policy Type: ACUITY Discount Package
Policy Term: 08-29-22 to 08-29-23
Bank Account Ending In: 16

THIS IS NOT A BILL

Withdrawals will be made from your account as shown below. We will notify you prior to any changes in payment amounts should your policy premium change.

Future Withdrawals

Withdrawal	Withdrawal Date	Amount
1	09-06-22	\$ 5,198.75
2	11-29-22	\$ 7,664.42
3	02-28-23	\$ 7,664.42
4	05-29-23	\$ 7,664.41
Schedule Total		\$ 28,192.00

Withdrawal dates shown are approximate. If the date is on a weekend or holiday, the withdrawal will occur the next business day.

Amount includes a \$2 service charge per installment.

You are responsible for keeping your account information up to date. Failure to update your account information may result in a payment returned by the financial institution.

Payments returned unpaid by your financial institution will result in a \$20 fee. If a payment is dishonored, Acuity reserves the right to seek civil damages.

If you have questions concerning this schedule, please contact our Billing Team at 800.242.7666.



Z80660

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ASSOCIATION INC
PO BOX 1223
KETCHUM ID 83340

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Acuity, A Mutual Insurance Company

COMMERCIAL PROPERTY CHANGES

First Named Insured and Address:

CHRISTOPHE CONDOMINIUM ASSOCIATION INC PO BOX 1223 KETCHUM ID 83340

Agency Name and Number:

AMERICAN INSURANCE AND INVESTMENTS 8078-AY

Policy Number: Z80660

Change Effective Date: 08-29-22

PREMIUM SUMMARY

This is not a bill. If premium is due, a billing notice will be sent separately.

Additional Premium Applied to Your Balance\$ 7,528.00 Direct Billed

CHANGES:

- ADDED PREMISES AT 280 COTTONWOOD LN KETCHUM ID 83340
CHANGED PREMISES AT 280 COTTONWOOD LN KETCHUM ID 83340 TO 270 COTTONWOOD LN KETCHUM ID 83340
DELETED PREMISES 2 BUILDING 2
ADDED BUILDING AGREED VALUE TO PREMISES 1 BUILDING 4
CHANGED BUILDING COINSURANCE ON PREMISES 1 BUILDING 4
ADDED BUILDING AGREED VALUE TO PREMISES 1 BUILDING 1
CHANGED BUILDING LIMIT OF INSURANCE ON PREMISES 1 BUILDING 1
CHANGED BUILDING COINSURANCE ON PREMISES 1 BUILDING 1
ADDED BUILDING AGREED VALUE TO PREMISES 2 BUILDING 1
CHANGED BUILDING LIMIT OF INSURANCE ON PREMISES 2 BUILDING 1
CHANGED BUILDING COINSURANCE ON PREMISES 2 BUILDING 1
TERRORISM COVERAGE IS REJECTED. FORMS HAVE BEEN DELETED AND ADDED ACCORDINGLY.
ADDED ORDINANCE OR LAW COVERAGE TO PREMISES 2 BUILDING 1
ADDED ORDINANCE OR LAW COVERAGE TO PREMISES 1 BUILDING 4
ADDED WATER BACKUP AND SUMP OVERFLOW TO PREMISES 1 BUILDING 1
ADDED WATER BACKUP AND SUMP OVERFLOW TO PREMISES 1 BUILDING 4
ADDED ORDINANCE OR LAW COVERAGE TO PREMISES 1 BUILDING 1
ADDED WATER BACKUP AND SUMP OVERFLOW TO PREMISES 2 BUILDING 1





Acuity, A Mutual Insurance Company

**COMMERCIAL PROPERTY
COVERAGE PART****Amended Declarations**

First Named Insured and Address:

CHRISTOPHE CONDOMINIUM
ASSOCIATION INC
PO BOX 1223
KETCHUM ID 83340

Agency Name and Number:

AMERICAN INSURANCE AND INVESTMENTS
8078-AY

Policy Number: Z80660

Policy Period: Effective Date: 08-29-22

Expiration Date: 08-29-23

In return for the payment of the premium and subject to
all the terms of the policy, we agree to provide the
insurance coverage as stated in the same.12:01 A.M. standard time at
your mailing address shown
in the declarations**COVERAGES PROVIDED AND COVERAGE PREMIUMS**

Coverage is provided where a Limit of Insurance is shown.

Coverage Item	Premises Number	Building Number	Limit of Insurance	Covered Causes of Loss	Coinsurance Percentage	Premium
Building with Ordinance or Law Coverage A	001	001	\$ 10,000,000	Special	100%	\$ 9,991.00
Business Income and Extra Expense	001	001	300,000	Special		369.00
Building with Ordinance or Law Coverage A	001	004	33,454	Special	100%	203.00
Building with Ordinance or Law Coverage A	002	001	4,300,000	Special	100%	5,448.00
Business Income and Extra Expense	002	001	100,000	Special		129.00
Building with Ordinance or Law Coverage A	003	001	2,900,000	Special	100%	4,003.00
Business Income and Extra Expense	003	001	100,000	Special		129.00
Total Property Coverage Premium						\$ 20,272.00

COVERAGES FORMS AND ENDORSEMENT PREMIUMS APPLICABLE TO THIS COVERAGE PART

Form Number	Form Title	Premium
CP-0090F (07-88)	Commercial Property Conditions	\$
CP-7078 (11-13)	Equipment Breakdown Coverage	1,233.00
IL-0017F (11-98)	Common Policy Conditions	
CP-0017R (10-12)	Condominium Association Coverage Form	
CP-1075F (12-20)	Cyber Incident Exclusion	
CP-1532F (06-07)	Civil Authority Changes	

Policy Number: Z80660
 Effective Date: 08-29-22

Form Number	Form Title	Premium
CP-0030F (09-20)	Business Income and Extra Expense Coverage Form	
CP-1030F (09-20)	Causes of Loss - Special Form	
CP-7102 (09-20)	ACUITY Property Enhancements	400.00
IL-0935F (07-02)	Exclusion of Certain Computer-Related Losses	
CP-0140F (07-06)	Exclusion of Loss Due to Virus or Bacteria	
IL-0995R (01-15)	Conditional Exclusion of Terrorism (Relating to Disposition of Federal Act)	
IL-0204F (03-14)	Idaho Changes - Cancellation and Nonrenewal	
CP-0411R (09-17)	Protective Safeguards	
CP-1034F (10-12)	Exclusion of Loss Due to By-Products of Prod. or Proc. Ops (rental prop)	
CP-7062 (08-10)	Water Backup and Sump Overflow	1,000.00
CP-0405F (09-17)	Ordinance or Law Coverage	967.00
IL-7081 (01-15)	Exclusion of Certified Acts Of Terrorism	
Total Endorsement Premium		\$ 3,600.00

Any premium shown for endorsement CP-0405R is for Coverage B and/or Coverage C only as the premium for Coverage A is included within the building premium.

PREMIUM SUMMARY

Total Property Coverage Premium	\$ 20,272.00
Total Endorsement Premium	3,600.00
Total Advance Premium	\$ 23,872.00

DESCRIPTION OF PREMISES

Premises Number	Building Number	Construction, Occupancy and Location
001	001	FRAME CONDO UNITS 351 2ND AVE S KETCHUM ID
001	004	FRAME POOL HOUSE 351 2ND AVE S KETCHUM ID
002	001	FRAME 4 TOWNHOMES 270 COTTONWOOD LN KETCHUM ID
003	001	FRAME 3 TOWNHOMES 280 COTTONWOOD LN KETCHUM ID

Policy Number: Z80660
 Effective Date: 08-29-22

MORTGAGE HOLDER NAME AND ADDRESS

NONE

OPTIONAL COVERAGES INCLUDED

Applicable only when entries are made in the Schedule below:

Coverage Item	Premises Number	Building Number	Deductible	Expiration Date	Agreed Value		Inflation Guard Percentage
					Amount		
Building with Ordinance or Law Coverage A	001	001	\$ 5,000	08-29-23	\$ 10,000,000		6%
Business Income and Extra Expense	001	001					
Building with Ordinance or Law Coverage A	001	004	\$ 5,000	08-29-23	33,454		6%
Building with Ordinance or Law Coverage A	002	001	\$ 5,000	08-29-23	4,300,000		6%
Business Income and Extra Expense	002	001					
Building with Ordinance or Law Coverage A	003	001	\$ 5,000	08-29-23	2,900,000		6%
Business Income and Extra Expense	003	001					

Premises Number	Building Number	Replacement Cost			Business Income Indemnity			Business Income		
		Building	Personal Property	Including Stock	Monthly Limit	Maximum Period	Extended Period	Including Rent	Excluding Rent	Rental Value
001	001	X			1/4			X		
001	004	X								
002	001	X			1/4			X		
003	001	X			1/4			X		

ADDITIONAL NAMED INSURED

WHO IS AN INSURED includes the following Additional Named Insureds:

HARRIMAN PLACE



POLICY NUMBER: Z80660

ORDINANCE OR LAW COVERAGE

CP-0405F(9-17)

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

CONDOMINIUM ASSOCIATION COVERAGE FORM

1. Each Coverage - Coverage A, Coverage B and Coverage C - is provided under this endorsement only if that Coverage(s) is chosen by entry in the Schedule and then only with respect to the building identified for that Coverage(s) in the Schedule.

2. Application of Coverage(s)

The Coverage(s) provided by this endorsement applies with respect to an ordinance or law that regulates the demolition, construction or repair of buildings, or establishes zoning or land use requirements at the described premises, subject to the following:

- a. The requirements of the ordinance or law are in force at the time of loss. But if the Post-Loss Ordinance or Law Option is indicated in the Schedule as being applicable, then paragraph 2b applies instead of this paragraph 2a.
- b. The requirements of the ordinance or law are in force at the time of loss; or the ordinance of law is promulgated or revised after the loss but prior to commencement of reconstruction or repair and provided that such ordinance or law requires compliance as a condition precedent to obtaining a building permit or certificate of occupancy.
- c. Coverage under this endorsement applies only in response to the minimum requirements of the ordinance or law. Losses and costs incurred in complying with recommended actions or standards that exceed actual requirements are not covered under this endorsement.
- d. Coverage under this endorsement applies only if:
 - (1) The building sustains only direct physical damage that is covered under this policy and as a result of such damage, you are required to comply with the ordinance or law; or
 - (2) The building sustains both direct physical damage that is covered under this policy and direct physical damage that is not covered under this policy, and as a result of the building damage in its entirety, you are required to comply with the ordinance or law.

However, there is no coverage under this endorsement if the building sustains direct physical damage that is not covered under

this policy, and such damage is the subject of the ordinance or law, even if the building has also sustained covered direct physical damage.

- e. If coverage applies under this endorsement based on the terms of paragraph 2d(2) we will not pay the full amount of loss otherwise payable under the terms of Coverages A, B and/or C of this endorsement. Instead, we will pay a proportion of such loss; meaning the proportion that the covered direct physical damages bears to the total direct physical damage.

(Paragraph 6 of this endorsement provides an example of this procedure.)

However, if the covered direct physical damage alone would have resulted in a requirement to comply with the ordinance or law, then we will pay the full amount of loss otherwise payable under the terms of Coverages A, B and/or C of this endorsement.

- f. We will not pay under this endorsement for:
 - (1) Enforcement of or compliance with any ordinance or law which requires the demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination by *pollutants* or due to the presence, growth, proliferation, spread or any activity of *fungus*, wet or dry rot or bacteria; or
 - (2) The costs associated with the enforcement of or compliance with any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of *pollutants*, *fungus*, wet or dry rot or bacteria.
- g. We will not pay under this endorsement for any loss in value or any cost incurred due to an ordinance or law that you were required to comply with before the time of the current loss, even in the absence of building damage, if you failed to comply.

3. Coverage

a. Coverage A - Coverage for Loss to the Undamaged Portion of the Building

With respect to the building that has sustained covered direct physical damage, we will pay under Coverage A for the loss in value of the undamaged portion of the building as a consequence of a requirement to comply with an ordinance or law that

requires demolition of undamaged parts of the same building.

Coverage A is included within the Limit of Insurance applicable to such building as shown in the Declarations or addressed elsewhere in this policy. Coverage A does not increase the Limit of Insurance.

b. Coverage B - Demolition Cost Coverage

With respect to the building that has sustained covered direct physical damage, we will pay the cost to demolish and clear the site of undamaged parts of the same building as a consequence of a requirement to comply with an ordinance or law that requires demolition of undamaged property.

The Coinsurance Additional Condition does not apply to Demolition Cost Coverage.

c. Coverage C - Increased Cost of Construction Coverage

(1) With respect to the building that sustained covered direct physical damage, we will pay the increased cost to:

- (a) Repair or reconstruct damaged portions of that building; and/or
- (b) Reconstruct or remodel undamaged portions of that building, whether or not demolition is required;

when the increased cost is a consequence of a requirement to comply with the minimum requirements of the ordinance or law.

However:

- (a) This coverage applies only if the restored or remodeled property is intended for similar occupancy as the current property, unless such occupancy is not permitted by zoning or land use ordinance or law.
- (b) We will not pay for the increased cost of construction if the building is not repaired, reconstructed or remodeled.

The Coinsurance Additional Condition does not apply to Increased Cost of Construction Coverage.

(2) When a building is damaged or destroyed and Coverage C applies to that building in accordance with 3c(1) above, coverage for the increased cost of construction also applies to repair or reconstruction of the following, subject to the same conditions stated in 3c(1):

- (a) The cost of excavations, grading, backfilling and filling;
- (b) Foundation of the building;

(c) Pilings; and

(d) Underground pipes, flues and drains.

The items listed in (2)(a) through (2)(d) above are deleted from Property Not Covered, but only with respect to the coverage described in this provision, c(2).

4. Loss Payment

a. All following loss payment Provisions, 4b through 4e, are subject to the apportionment procedures set forth in paragraph 2e of this endorsement.

b. When there is a loss in value of an undamaged portion of a building to which Coverage A applies, the loss payment for that building, including damaged and undamaged portions, will be determined as follows:

(1) If the Replacement Cost Coverage Option applies and such building is being repaired or replaced, on the same or another premises, we will not pay more than the lesser of:

(a) The amount you would actually spend to repair, rebuild or reconstruct such building, but not for more than the amount it would cost to restore the building on the same premises and to the same height, floor area, style and comparable quality of the original property insured; or

(b) The Limit of Insurance applicable to such building as shown in the Declarations or addressed elsewhere in this policy. (If this policy is endorsed to cover Earthquake and/or Flood as a Covered Cause of Loss, the Limit of Insurance applicable to the building in the event of damage by such Covered Cause of Loss may be lower than the Limit of Insurance that otherwise would apply).

(2) If the Replacement Cost Coverage Option applies and such building is not repaired or replaced, or if the Replacement Cost Coverage Option does not apply, we will not pay more than the lesser of:

(a) The actual cash value of such building at the time of loss; or

(b) The Limit of Insurance applicable to such building as shown in the Declarations or addressed elsewhere in this policy. (If this policy is endorsed to cover

Earthquake and/or Flood as a Covered Cause of Loss, the Limit of Insurance applicable to the building in the event of damage by such Covered Cause of Loss may be lower than the Limit of Insurance that otherwise would apply).

- c. Unless paragraph 4e applies, loss payment under Coverage B - Demolition Cost Coverage will be determined as follows:

We will not pay more than the lesser of the following:

- (1) The amount you actually spend to demolish and clear the site of the described premises; or
- (2) The applicable Limit of Insurance shown for Coverage B in the Schedule.

- d. Unless paragraph 4e applies, loss payment under Coverage C - Increased Cost of Construction Coverage will be determined as follows:

- (1) We will not pay under Coverage C:

- (a) Until the building is actually repaired or replaced, at the same or another premises; and
- (b) Unless the repairs or replacement is made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.

- (2) If the building is repaired or replaced at the same premises, or if you elect to rebuild at another premises, the most we will pay under Coverage C is the lesser of:

- (a) The increased cost of construction at the same premises; or
- (b) The applicable Limit of Insurance shown for Coverage C in the Schedule.

- (3) If the ordinance or law requires relocation to another premises, the most we will pay under Coverage C is the lesser of:

- (a) The increased cost of construction at the new premises; or
- (b) The applicable Limit of Insurance shown for Coverage C in the Schedule.

- e. If a Combined Limit of Insurance is shown for Coverages B and C in the Schedule, paragraphs 4c and 4d of this endorsement do not apply with respect to the building that is subject to the Combined Limit, and the following loss payment provisions apply

instead:

The most we will pay, for the total of all covered losses for Demolition Cost and Increased Cost of Construction, is the Combined Limit of Insurance shown for Coverages B and C in the Schedule. Subject to this Combined Limit of Insurance, the following loss payment provisions apply:

- (1) For Demolition Cost, we will not pay more than the amount you actually spend to demolish and clear the site of the described premises.

- (2) With respect to the Increased Cost of Construction:

- (a) We will not pay for the increased cost of construction:

- (i) Until the building is actually repaired or replaced, at the same or another premises; and
- (ii) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.

- (b) If the building is repaired or replaced at the same premises, or if you elect to rebuild at another premises, the most we will pay for the increased cost of construction is the increased cost of construction at the same premises.

- (c) If the ordinance or law requires relocation to another premises, the most we will pay for the increased cost of construction is the increased cost of construction at the new premises.

5. The terms of this endorsement apply separately to each building to which this endorsement applies.

6. Example of Proportionate Loss Payment for Ordinance or Law Coverage Losses (procedure as set forth in Section 2e of this endorsement)

Assume:

Wind is a Covered Cause of Loss

Flood is an excluded Cause of Loss

Value of the building: \$200,000

Total direct physical damage to building: \$100,000

The ordinance or law in this jurisdiction is enforced when building damage equals or exceeds 50% of the building's value

Portion of direct physical damage that is covered (caused by wind): \$30,000

Portion of direct physical damage that is not covered (caused by flood): \$70,000

Loss under Ordinance or Law Coverage C of this endorsement: \$60,000

Step 1:

Determine the proportion that the covered direct physical damage bears to the total direct physical damage.

$$\$30,000 \div \$100,000 = .30$$

Step 2:

Apply that proportion to the Ordinance or Law loss.

$$\$60,000 \times .30 = \$18,000$$

In this example, the most we will pay under this endorsement for the Coverage C loss is \$18,000, subject to the applicable Limit of Insurance and any other applicable provisions.

NOTE: The same procedure applies to losses under Coverages A and B of this endorsement.

7. The following definition is added:

"Fungus" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.

SCHEDULE			
<u>Premises Number</u>	<u>Building Number</u>	<u>Coverage A</u>	<u>Coverage B Limit of Insurance</u>
001	001	INCLUDED	
001	004	INCLUDED	
002	001	INCLUDED	
003	001	INCLUDED	

<u>Premises Number</u>	<u>Building Number</u>	<u>Coverage C Limit of Insurance</u>	<u>Coverages B and C Combined Limit of Insurance</u>
001	001		\$100,000
001	004		\$100,000
002	001		\$100,000
003	001		\$100,000

Post-Loss Ordinance or Law Option: Does Not Apply

POLICY NUMBER: Z80660

PROTECTIVE SAFEGUARDS

CP-0411R(9-17)

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

1. The following is added to the Commercial Property Conditions:

Protective Safeguards

a. As a condition of this insurance, you are required to:

- (1) Maintain the protective devices or services listed in the Schedule and over which you have control, in complete working order;
- (2) Actively engage and maintain in the "on" position at all times any automatic fire alarm or other automatic system listed in the Schedule; and
- (3) Notify us if you know of any suspension of or impairment in any protective safeguard listed in the Schedule.

However, if part of an Automatic Sprinkler System or Automatic Commercial Cooking Exhaust and Extinguishing System is shut off due to breakage leakage, freezing condition or opening of sprinkler heads, notification to us will not be necessary if you can restore full protection within 48 hours.

b. The protective safeguards to which this endorsement applies are identified by the following symbols:

"P-1" Automatic Sprinkler System, including related supervisory services.

Automatic Sprinkler System means:

- (1) Any automatic fire protective or extinguishing system, including connected:
 - (a) Sprinklers and discharge nozzles;
 - (b) Ducts, pipes, valves and fittings;
 - (c) Tanks, their component parts and supports; and
 - (d) Pumps and private fire protection mains.

(2) When supplied from an automatic fire protective system:

- (a) Nonautomatic fire protective systems; and
- (b) Hydrants, standpipes and outlets.

"P-2" Automatic Fire Alarm, protecting the entire building, that is:

- (1) Connected to a central station; or
- (2) Reporting to a public or private fire alarm station.

"P-3" Security Service, with a recording system or watch clock, making hourly rounds covering the entire building, when the premises are not in actual operation.

"P-4" Service Contract, with a privately owned fire department providing fire protection service to the described premises.

"P-5" Automatic Commercial Cooking Exhaust and Extinguishing System installed on cooking appliances and having the following components:

- (1) Hood;
- (2) Grease removal device;
- (3) Duct system; and
- (4) Wet chemical fire extinguishing equipment.

"P-9," the protective system described in the Schedule.

2. The following is added to the Exclusions section of:

- Causes of Loss - Basic Form
- Causes of Loss - Broad Form
- Causes of Loss - Special Form
- Mortgage Holder's Errors and Omissions Coverage Form

We will not pay for loss or damage caused by or resulting from fire if, prior to the fire, you failed to comply with any condition set forth in paragraph 1.

SCHEDULE

Premises Number	Building Number	Protective Safeguards Symbols Applicable	Description of Any "P-9" if Applicable
001	001	P-1	
002	001	P-1	
003	001	P-1	



POLICY NUMBER: Z80660

CIVIL AUTHORITY CHANGE(S)

CP-1532F(6-07)

This endorsement modifies insurance provided under the following:

BUSINESS INCOME AND EXTRA EXPENSE COVERAGE FORM

BUSINESS INCOME WITHOUT EXTRA EXPENSE COVERAGE FORM

EXTRA EXPENSE COVERAGE FORM

A. Coverage Period

Under the Additional Coverage - Civil Authority, the four-week coverage period is replaced by the number of days indicated in Part A of the Schedule, subject to all other provisions of that Additional Coverage. If there is no entry in Part A of the Schedule, the four-week coverage period continues to apply, subject to all other provisions of the Additional Coverage - Civil Authority.

B. Radius

The Additional Coverage - Civil Authority includes a requirement that the described premises are not more than one mile from the damaged property. Such one-mile radius is replaced by the number of miles indicated in Part B of the Schedule, subject to all other provisions of that Additional Coverage. If there is no entry in Part B of the Schedule, the one-mile radius continues to apply, subject to all other provisions of the Additional Coverage - Civil Authority.

C. The coverage provided under this endorsement does not increase the applicable Limit of Insurance.

SCHEDULE

<u>Premises Number</u>	<u>Building Number</u>	<u>Schedule Part A Coverage Period (Number Of Days)</u>	<u>Schedule Part B Radius (Number Of Miles)</u>
001	001		Unlimited
002	001		Unlimited
003	001		Unlimited



POLICY NUMBER: Z80660

WATER BACKUP AND SUMP OVERFLOW

CP-7062(8-10)

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

BUSINESS INCOME AND EXTRA EXPENSE COVERAGE FORM

BUSINESS INCOME WITHOUT EXTRA EXPENSE COVERAGE FORM

CONDOMINIUM ASSOCIATION COVERAGE FORM

CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM

STANDARD PROPERTY POLICY

The following is added to Additional Coverages:

Water Backup and Sump Overflow

- a. We cover external risks of direct physical loss caused by sewer backup, meaning water which backs-up through sewers or drains or overflows from a sump.
- b. Exclusion 1g(3) does not apply to this additional coverage.
- c. We will not pay for loss or damage under this additional coverage until the amount of loss or damage in any one occurrence exceeds \$250.
- d. The most we will pay in the aggregate for all loss or damage caused by sewer backup in one

occurrence is the Aggregate Limit shown in the Schedule. This limit applies to the total of all coverage provided under:

- (1) Building and Personal Property Coverage Form including Additional Coverages and Coverage Extensions;
- (2) Condominium Association Coverage Form including Additional Coverages and Coverage Extensions;
- (3) Condominium Commercial Unit-Owners Coverage Form including Additional Coverages and Coverage Extensions;
- (4) Business Income and Extra Expense Coverage Form including Additional Coverages and Coverage Extensions;
- (5) Business Income Without Extra Expense Coverage Form including Additional Coverages and the Coverage Extension;
- (6) Standard Property Policy including Additional Coverages and Coverage Extensions; and
- (7) Any other endorsements included as part of this Coverage Part as shown on the Declarations.

SCHEDULE

<u>Premises Number</u>	<u>Building Number</u>	<u>Aggregate Limit of Insurance</u>
001	001	\$50,000
001	004	\$50,000
002	001	\$50,000
003	001	\$50,000



EXCLUSION OF CERTIFIED ACTS OF TERRORISM

IL-7081(1-15)

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE PART
 COMMERCIAL OUTPUT PROGRAM - PROPERTY COVERAGE FORM
 COMMERCIAL OUTPUT PROGRAM - EQUIPMENT BREAKDOWN COVERAGE FORM
 COMMERCIAL OUTPUT PROGRAM - INCOME COVERAGE FORM
 COMMERCIAL OUTPUT PROGRAM - EXTRA EXPENSE COVERAGE FORM
 COMMERCIAL PROPERTY COVERAGE PART

- A.** The following definition is added with respect to the provisions of this endorsement:

"*Certified act of terrorism*" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a *certified act of terrorism* include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

- B.** The following exclusion is added:

Certified Act Of Terrorism Exclusion

We will not pay for loss or damage caused

directly or indirectly by a *certified act of terrorism*. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

C. Exception Covering Certain Fire Losses

The following exception to the exclusion in Paragraph B applies only if indicated and as indicated in the Schedule of this endorsement.

If a *certified act of terrorism* results in fire, we will pay for the loss or damage caused by that fire. Such coverage for fire applies only to direct loss or damage by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense coverage forms or endorsements which apply to those forms, or to the Legal Liability Coverage Form or the Leasehold Interest Coverage Form.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

D. Application Of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by any Nuclear Hazard Exclusion, War And Military Action Exclusion or other similar exclusion.

SCHEDULE

The **Exception Covering Certain Fire Losses** (Paragraph C) applies to property located in the following states, if covered under the indicated Coverage Form, Coverage Part or Policy:

<u>States</u>	<u>Coverage Form, Coverage Part or Policy</u>
Georgia	Commercial Property Coverage Part Commercial Output Program - Property Coverage Form
Illinois	Commercial Property Coverage Part Commercial Output Program - Property Coverage Form
Iowa	Commercial Property Coverage Part Commercial Output Program - Property Coverage Form
Maine	Commercial Property Coverage Part Commercial Inland Marine Coverage Part
Missouri	Commercial Property Coverage Part Commercial Inland Marine Coverage Part

<u>States</u>	<u>Coverage Form, Coverage Part or Policy</u>
Oregon	Commercial Property Coverage Part Commercial Inland Marine Coverage Part
Wisconsin	Commercial Property Coverage Part Commercial Inland Marine Coverage Part



Acuity, A Mutual Insurance Company

**COMMERCIAL GENERAL LIABILITY
CHANGES**

First Named Insured and Address:

CHRISTOPHE CONDOMINIUM
ASSOCIATION INC
PO BOX 1223
KETCHUM ID 83340

Agency Name and Number:

AMERICAN INSURANCE AND INVESTMENTS
8078-AY

Policy Number: Z80660

Change Effective Date: 08-29-22

PREMIUM SUMMARY

This is not a bill. If premium is due, a billing notice will be sent separately.

Return Premium Applied to Your Balance	\$	127.00
Direct Billed		

CHANGES:

- ADDED LOCATION AT 280 COTTONWOOD LN KETCHUM ID 83340
- CHANGED LOCATION AT 280 COTTONWOOD LN KETCHUM ID 83340 TO 270 COTTONWOOD LN KETCHUM ID 83340
- CHANGED PREMIUM BASIS AMOUNT ON UNIT 0003 IDAHO CLASS CODE 62003 CONDOMINIUMS - RESIDENTIAL - ASSOCIATION RISK ONLY - PRODUCTS - COMPLETED OPERATIONS FOR THIS CLASSIFICATION ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT
- ADDED UNIT 0006 IDAHO CLASS CODE 62003 CONDOMINIUMS - RESIDENTIAL - ASSOCIATION RISK ONLY - PRODUCTS - COMPLETED OPERATIONS FOR THIS CLASSIFICATION ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT
- TERRORISM COVERAGE IS REJECTED. FORMS HAVE BEEN DELETED AND ADDED ACCORDINGLY.
- CHANGED SCHEDULE ON LIMITATION OF COVERAGE TO DESIGNATED PREMISES OR PROJECT





**COMMERCIAL GENERAL LIABILITY
COVERAGE PART**

Acuity, A Mutual Insurance Company

Amended Declarations

First Named Insured and Address:

CHRISTOPHE CONDOMINIUM
ASSOCIATION INC
PO BOX 1223
KETCHUM ID 83340

Agency Name and Number:

AMERICAN INSURANCE AND INVESTMENTS
8078-AY

Policy Number: Z80660

Policy Period: Effective Date: 08-29-22
Expiration Date: 08-29-23

In return for the payment of the premium and subject to all the terms of the policy, we agree to provide the insurance coverage as stated in the same.

12:01 A.M. standard time at your mailing address shown in the declarations

COVERAGE FORMS AND ENDORSEMENTS APPLICABLE TO THIS COVERAGE PART

Form Number	Form Title	Premium
CG-0001R (12-11)	Commercial General Liability Coverage Form	\$
CG-2147F (12-07)	Employment - Related Practices Exclusion	
IL-0017F (11-98)	Common Policy Conditions	
IL-0021F (03-14)	Nuclear Energy Liability Exclusion - Broad Form	
CG-2167F (12-04)	Fungi or Bacteria Exclusion	
CG-2004F (11-85)	Additional Insured - Condominium Unit Owners	
CG-2292F (12-07)	Snow Plow Operations Coverage	
CG-7300 (04-08)	Acuity Advantages - General Liability	
CG-2187R (01-15)	Conditional Exclusion of Terrorism (Relating to Disposition of Federal Act)	
IL-0204F (03-14)	Idaho Changes - Cancellation and Nonrenewal	
CG-0068F (05-09)	Recording and Distribution of Material or Info in Violation of Law Exclusion	
CG-2109F (06-15)	Exclusion - Unmanned Aircraft	
CG-2106F (05-14)	Exclusion-Access of Confidential or Personal Info/Data with Limited BI ..	
IL-7012 (01-18)	Asbestos Exclusion	
IL-7149 (07-20)	Cyber Suite Coverage	391.00
IL-7151 (07-20)	Cyber Suite Schedule	
CG-2144F (07-98)	Limitation of Coverage to Designated Premises or Project	
CG-7322 (01-15)	Exclusion of Certified Acts of Terrorism	
Advance Endorsement Premium		\$ 391.00

PREMIUM SUMMARY

Advance Schedule Premium	\$ 1,561.00
Advance Endorsement Premium	391.00
Total Advance Premium	\$ 1,952.00

Policy Number: Z80660
 Effective Date: 08-29-22

The Total Advance Premium shown above is based on the exposures you told us you would have when this coverage part began. We will audit this coverage part in accordance with Section IV - Conditions, item 5 Premium Audit at the close of the audit period.

LIMITS OF INSURANCE

General Aggregate Limit (Other Than Products-Completed Operations)	\$ 2,000,000
Products-Completed Operations Aggregate Limit	2,000,000
Personal and Advertising Injury Limit (Any One Person or Organization)	1,000,000
Each Occurrence Limit	1,000,000
Damage to Premises Rented to You Limit (Any One Premises)	300,000
Medical Expense Limit (Any One Person)	10,000
Acuity Advantages - General Liability	See CG-7300

SCHEDULE OF LIABILITY CLASSIFICATIONS

Unit No.	Classification Description	Class Code	Premium Basis ¹	Rates		Advance Premium
				Premises	Products	
001	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	30 UN	31.334	Included	\$ 940.00
002	Swimming Pools-NOC - Products - completed operations for this classification are subject to the General Aggregate Limit	48925	1 UN	401.631	Included	402.00
003	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	4 UN	31.334	Included	125.00
006	Condominiums - Residential - Association Risk Only - Products - completed operations for this classification are subject to the General Aggregate Limit	62003	3 UN	31.334	Included	94.00
Advance Schedule Premium						\$ 1,561.00

¹ UN = Units - Rates Apply Per Unit

AUDIT PERIOD

Annual

Policy Number: Z80660
Effective Date: 08-29-22

FIRST NAMED INSURED IS:

ORGANIZATION OTHER THAN PARTNERSHIP, JOINT VENTURE OR LIMITED LIABILITY COMPANY

ADDITIONAL NAMED INSUREDS

WHO IS AN INSURED (Section II) includes the following Additional Named Insureds:

HARRIMAN PLACE

LOCATION OF ALL PREMISES YOU OWN, RENT OR OCCUPY:

351 2ND AVE S
KETCHUM, ID 83340

270 COTTONWOOD LN
KETCHUM, ID 83340

280 COTTONWOOD LN
KETCHUM, ID 83340



POLICY NUMBER: Z80660

LIMITATION OF COVERAGE TO DESIGNATED PREMISES OR PROJECT

CG-2144F(7-98)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This insurance applies only to *bodily injury, property damage, personal and advertising injury* and medical

expenses arising out of:

1. The ownership, maintenance or use of the premises shown in the Schedule and operations necessary or incidental to those premises; or
2. The project shown in the Schedule.

SCHEDULE

**Designation of
Premises or Project**

351 2ND AVE S
KETCHUM, ID 83340
280 COTTONWOOD LN
KETCHUM, ID 83340
270 COTTONWOOD LN
KETCHUM, ID 83340



EXCLUSION OF CERTIFIED ACTS OF TERRORISM

CG-7322(1-15)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE FORM
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY
COVERAGE FORM
POLLUTION LIABILITY COVERAGE FORM
PRODUCTS/COMPLETED OPERATIONS LIABILITY COV-
ERAGE FORM
RAILROAD PROTECTIVE LIABILITY COVERAGE FORM

A. The following exclusion is added:

This insurance does not apply to:

TERRORISM

Any injury or damage arising, directly or indirectly, out of a *certified act of terrorism*.

B. The following definitions are added:

1. For the purposes of this endorsement, "*any injury or damage*" means any injury or damage covered under any Coverage Part or Form to which this endorsement is applicable, and includes but is not limited to *bodily injury, property damage, personal and advertising injury, injury or environmental damage* as may be defined in any applicable Coverage Part or Form.

2. "*Certified act of terrorism*" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a *certified act of terrorism* include the following:

- a. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
- b. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

- C. The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for injury or damage that is otherwise excluded under this Coverage Part.





Acuity, A Mutual Insurance Company

**COMMERCIAL CRIME
CHANGES**

First Named Insured and Address:

CHRISTOPHE CONDOMINIUM
ASSOCIATION INC
PO BOX 1223
KETCHUM ID 83340

Agency Name and Number:

AMERICAN INSURANCE AND INVESTMENTS
8078-AY

Policy Number: Z80660

Change Effective Date: 08-29-22

PREMIUM SUMMARY

This is not a bill. If premium is due, a billing notice will be sent separately.

No Additional or Return Premium
Direct Billed

CHANGES:

ADDED CR1026F INCLUDE SPECIFIED NONCOMPENSATED OFFICERS AS
EMPLOYEES COVERAGE FORM





Acuity, A Mutual Insurance Company

**COMMERCIAL CRIME
COVERAGE PART**

Amended Declarations

First Named Insured and Address:

CHRISTOPHE CONDOMINIUM
ASSOCIATION INC
PO BOX 1223
KETCHUM ID 83340

Agency Name and Number:

AMERICAN INSURANCE AND INVESTMENTS
8078-AY

Policy Number: Z80660

Policy Period: Effective Date: 08-29-22

Expiration Date: 08-29-23

In return for the payment of the premium and subject to all the terms of the policy, we agree to provide the insurance coverage as stated in the same.

12:01 A.M. standard time at your mailing address shown in the declarations

COVERAGE FORMS AND ENDORSEMENTS APPLICABLE TO THIS COVERAGE PART

Form Number	Form Title	Premium
CR-1026F (10-90)	Include Specified Noncompensated Officers as Employees	\$
CR-0001F (10-90)	Employee Dishonesty Coverage Form A - Blanket	
CR-1000F (04-97)	Crime General Provisions	
IL-0017F (11-98)	Common Policy Conditions	
IL-0030F (09-14)	Exclusion of Terrorism	
IL-0204F (03-14)	Idaho Changes - Cancellation and Nonrenewal	
CR-0003F (01-86)	Forgery or Alteration Coverage Form B	
Advance Endorsement Premium		\$

PREMIUM SUMMARY

Advance Premium	\$	433.00
Advance Endorsement Premium		
Total Advance Premium	\$	433.00

ADDITIONAL NAMED INSURED

WHO IS AN INSURED includes the following Additional Named Insureds:

HARRIMAN PLACE

Page 2
 Policy Number: Z80660
 Effective Date: 08-29-22

COVERAGES, LIMITS OF INSURANCE AND DEDUCTIBLE

Premises Number	Building Number	Coverage Description	Limit of Insurance	Deductible Amount
All	All	Employee Dishonesty Coverage Form A - Blanket .	\$ 75,000	\$ 1,000
All	All	Forgery or Alteration Coverage Form B	75,000	1,000

INCLUDE SPECIFIED NONCOMPENSATED OFFICERS AS EMPLOYEES

CR-1026F(10-90)

This endorsement applies to the Crime General Provisions and all Crime Coverage Forms forming part of the Policy.

Employee also includes your noncompensated officers shown in the Schedule.

SCHEDULE

**Names or Titles of
Noncompensated Officers**

TBD





Acuity, A Mutual Insurance Company

**EXCESS LIABILITY
CHANGES**

First Named Insured and Address:

CHRISTOPHE CONDOMINIUM
ASSOCIATION INC
PO BOX 1223
KETCHUM ID 83340

Agency Name and Number:

AMERICAN INSURANCE AND INVESTMENTS
8078-AY

Policy Number: Z80660

Change Effective Date: 08-29-22

PREMIUM SUMMARY

This is not a bill. If premium is due, a billing notice will be sent separately.

Return Premium Applied to Your Balance	\$	4.00
Direct Billed		

CHANGES:

TERRORISM COVERAGE IS REJECTED. FORMS HAVE BEEN DELETED AND ADDED ACCORDINGLY.





**COMMERCIAL EXCESS LIABILITY
COVERAGE PART**

Amended Declarations

First Named Insured and Address:

CHRISTOPHE CONDOMINIUM
ASSOCIATION INC
PO BOX 1223
KETCHUM ID 83340

Agency Name and Number:

AMERICAN INSURANCE AND INVESTMENTS
8078-AY

Policy Number: Z80660

Policy Period: Effective Date: 08-29-22

Expiration Date: 08-29-23

In return for the payment of the premium and subject to all the terms of the policy, we agree to provide the insurance coverage as stated in the same.

12:01 A.M. standard time at your mailing address shown in the declarations

COVERAGE FORMS AND ENDORSEMENTS APPLICABLE TO THIS COVERAGE PART

Form Number	Form Title	Premium
CU-7008(11-05)	Asbestos Exclusion	
CU-7010(3-03)	Nuclear Energy Liability Exclusion Endorsement	
CU-7037(5-05)	Commercial Excess Liability Coverage Form	
CU-7050(3-03)	Employment-Related Practices Liability Exclusion	
CU-7054(3-03)	Fungi or Bacteria Exclusion	
CU-7067(3-03)	War Liability Exclusion	
CU-7072(1-15)	Conditional Exclusion of Terrorism (Relating to Disposition of Fed. Act)	
CU-7084(1-08)	Idaho Changes - Cancellation and Nonrenewal	
CU-7086(1-15)	Exclusion of Certified Acts of Terrorism	
CU-7127(11-16)	Public or Livery Passenger Conveyance and On-Demand Deliver Services Exclusion	
CU-7140(10-20)	Cyber Suite Exclusion	

Advance Endorsement Premium

PREMIUM SUMMARY

Advance Premium	\$1,100.00
Advance Endorsement Premium	
Total Advance	\$1,100.00

ADDITIONAL NAMED INSUREDS

WHO IS AN INSURED includes the following Additional Named Insureds:

HARRIMAN PLACE

Policy Number: Z80660

Effective Date: 08-29-22

LIMITS OF INSURANCE

General Aggregate	\$4,000,000
Products-Completed Operations Aggregate	\$4,000,000
Each Occurrence	\$4,000,000

PREMIUM COMPUTATION

Not Subject to Audit	
Estimated Advance Premium	\$1,100.00

SCHEDULE OF UNDERLYING INSURANCE - GENERAL LIABILITY

Policy Number: CG-Z80660
Name of Insurer: ACUITY, A Mutual Insurance Company
Policy Period: 08-29-22 To 08-29-23

Occurrence Coverage

Limits or Amounts of Insurance

General Aggregate Limit (Other Than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate Limit	\$2,000,000
Personal and Advertising Injury Limit (Any One Person or Organization)	\$1,000,000
Each Occurrence Limit	\$1,000,000

SCHEDULE OF UNDERLYING INSURANCE - AUTOMOBILE LIABILITY

Policy Number: CA-Z80660
Name of Insurer: ACUITY, A Mutual Insurance Company
Policy Period: 08-29-22 To 08-29-23

Limits or Amounts of Insurance

Bodily Injury and Property Damage Combined Single Limit (Each Accident)	\$1,000,000
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EXCLUSION OF CERTIFIED ACTS OF TERRORISM

CU-7086(1-15)

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE FORM**A.** The following exclusion is added:

This insurance does not apply to:

TERRORISM

Any injury or damage arising, directly or indirectly, out of a certified act of terrorism.

B. The following definitions are added:

1. For the purposes of this endorsement, "*any injury or damage*" means any injury or damage covered under any Coverage Part, Coverage Form, or underlying insurance to which this endorsement is applicable, and includes but is not limited to *bodily injury, property damage, personal and advertising injury, injury or environmental damage* as may be defined in any applicable Coverage Part, Coverage Form, or underlying insurance.

2. "*Certified act of terrorism*" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the

federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a *certified act of terrorism* include the following:

- a. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
 - b. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- C. The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for injury or damage that is otherwise excluded under this Coverage Form.

