

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

AGENCY WOOD RIVER INSURANCE
39-0075-00 MKT TERR 105 208-788-1100

INSURED VALLEY RUN TOWNHOMES OWNERS
ASSOCIATION INC

ADDRESS PO BOX 3063
HAILEY ID 83333-3063

TAILORED PROTECTION POLICY DECLARATIONS

Renewal Effective 12-20-2021

POLICY NUMBER 204639-57298900-21

Company Use 57-46-ID-2012

Company
Bill

Policy Term

12:01 a.m. to 12:01 a.m.
12-20-2021 to 12-20-2022

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

55039 (11-87)

COMMON POLICY INFORMATION

Business Description: Townhome Association

Entity: Association

Program: Condominium-Residential Association

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):	PREMIUM
COMMERCIAL PROPERTY COVERAGE	\$5,339.00
COMMERCIAL GENERAL LIABILITY COVERAGE	\$347.00
MINIMUM PREMIUM ADJUSTMENT (GL)	\$79.00
TOTAL	\$5,765.00
PAID IN FULL DISCOUNT	\$648.00
TOTAL POLICY PREMIUM IF PAID IN FULL	\$5,117.00

THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.

Forms that apply to all coverage part(s) shown above (except garage liability, dealer's blanket, commercial automobile, if applicable):

IL0017 (11-85) 55000 (07-12) 55056 (07-87) 59390 (11-20)

A 02% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X):

Comm Umb(X) Comm Auto() WC() Life() Personal() Farm().

Countersigned By: COMPANY ISSUED

Auto-Owners Ins. Co.

Issued 10-06-2021

 AGENCY WOOD RIVER INSURANCE
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 Company POLICY NUMBER 204639-57298900-21
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INSURED VALLEY RUN TOWNHOMES OWNERS

Term 12-20-2021 to 12-20-2022

54104 (07-87)

COMMERCIAL PROPERTY COVERAGE

55198 (12-10)

PREMIER PROPERTY PLUS COVERAGE PACKAGE DECLARATION

The coverages and limits below apply separately to each location or sublocation that sustains a loss to covered property and is designated in the Commercial Property Coverage Declarations. No deductible applies to the below Property Plus Coverages.

COVERAGE	LIMIT
ACCOUNTS RECEIVABLE	\$200,000
BAILEES	\$15,000
	\$10,000 PER ITEM
BUSINESS INCOME & EXTRA EXPENSE W/RENTAL VALUE, INCLUDING NEWLY ACQUIRED LOC'S 0 HOUR WAITING PERIOD	\$150,000
DEBRIS REMOVAL	\$100,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$100,000
EMPLOYEE DISHONESTY	\$50,000
FINE ARTS, COLLECTIBLES AND MEMORABILIA	\$50,000
	\$10,000 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE	\$25,000
FORGERY AND ALTERATION	\$50,000
MONEY AND SECURITIES INSIDE PREMISES	\$50,000
MONEY AND SECURITIES OUTSIDE PREMISES	\$50,000
NEWLY ACQUIRED BUSINESS PERSONAL PROPERTY	\$500,000 FOR 90 DAYS
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY	\$1,000,000 FOR 90 DAYS
ORDINANCE OR LAW	SEE COMMERCIAL PROPERTY DECLARATIONS
OUTDOOR PROPERTY	\$25,000
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM
RADIO OR TELEVISION ANTENNAS	\$20,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$50,000
POLLUTANT CLEAN UP AND REMOVAL	\$100,000
PROPERTY IN TRANSIT	\$100,000
PROPERTY OFF PREMISES	\$100,000
REFRIGERATED PRODUCTS	\$25,000
SALESPERSON'S SAMPLES	\$25,000

Auto-Owners Ins. Co.

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Term 12-20-2021 to 12-20-2022

55198 (12-10)

PREMIER PROPERTY PLUS COVERAGE PACKAGE DECLARATION

COVERAGE	LIMIT
UTILITY SERVICES FAILURE	\$150,000
VALUABLE PAPERS AND RECORDS ON PREMISES	\$150,000
VALUABLE PAPERS AND RECORDS OFF PREMISES	\$25,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$50,000

Forms that apply to this coverage part:

64004 (12-10)	54198 (12-10)	54334 (12-10)	64020 (12-10)	54189 (12-10)
54186 (12-10)	54218 (03-13)	54217 (03-13)	54216 (03-13)	54214 (03-13)
54221 (12-10)	54220 (06-00)	54219 (12-10)	54338 (03-13)	54339 (03-13)
64010 (12-10)	64000 (12-10)			

Coverages Provided

Insurance at the described premises applies only for coverages for which a limit of insurance is shown.

LOCATION 0001 - BUILDING 0001**Location:** 211 Bird Drive, Units A And B ,Ketchum, ID 83340**Occupied As:** Townhome Association**Secured Interested Parties:** None**Rating Information**

Territory: 070

County: Blaine

Program: Condominium-Residential A

Construction: Frame

Protection Class: 03

Class Code: 0331

Class Rate - Building: 0.084

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$1,314,300		
Causes of Loss					
Basic Group I	90%	\$2,500		0.045	\$591.00
Basic Group II	90%	\$2,500		0.011	\$145.00
Special	90%	\$2,500		0.028	\$368.00
Theft	90%	\$2,500			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.113					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$27.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$168.00
Tier: Premier					

Auto-Owners Ins. Co.

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COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$160,000		Included
Coverage C-Increased Cost		\$2,500	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0204 (07-02)	IL0003 (07-02)	64224 (01-16)
59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	64020 (12-10)	64004 (12-10)	54843 (07-19)	59390 (11-20)

LOCATION 0001 - BUILDING 0002**Location:** 211 Bird Drive, Units A And B ,Ketchum, ID 83340**Occupied As:** Townhome Association**Secured Interested Parties:** None**Rating Information**

Territory: 070

County: Blaine

Program: Condominium-Residential A

Construction: Frame

Protection Class: 03

Class Code: 0331

Class Rate - Building: 0.084

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$101,100		
(BLANKET)					
Causes of Loss					
Basic Group I	90%	\$2,500		0.042	\$42.00
Basic Group II	90%	\$2,500		0.009	\$9.00
Special	90%	\$2,500		0.025	\$25.00
Theft	90%	\$2,500			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.113					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$2.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$12.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$160,000		Included
Coverage C-Increased Cost		\$2,500	\$160,000		Included

Auto-Owners Ins. Co.

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INSURED VALLEY RUN TOWNHOMES OWNERS

Term 12-20-2021 to 12-20-2022

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0204 (07-02)	IL0003 (07-02)	64224 (01-16)
59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	64020 (12-10)	64004 (12-10)	54843 (07-19)	59390 (11-20)

COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY**PREMIUM**

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390

\$14.00

LOCATION 0001**\$1,403.00****LOCATION 0002 - BUILDING 0001****Location:** 213 Bird Drive, Units A And B ,Ketchum, ID 83340**Occupied As:** Townhome Association**Secured Interested Parties:** None**Rating Information**

Territory: 070

County: Blaine

Program: Condominium-Residential A

Construction: Frame

Protection Class: 03

Class Code: 0331

Class Rate - Building: 0.084

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$1,314,300		
Causes of Loss					
Basic Group I	90%	\$2,500		0.045	\$591.00
Basic Group II	90%	\$2,500		0.011	\$145.00
Special	90%	\$2,500		0.028	\$368.00
Theft	90%	\$2,500			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.113					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$27.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$168.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$160,000		Included
Coverage C-Increased Cost		\$2,500	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0204 (07-02)	IL0003 (07-02)	64224 (01-16)
59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	64020 (12-10)	64004 (12-10)	54843 (07-19)	59390 (11-20)

Auto-Owners Ins. Co.

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INSURED VALLEY RUN TOWNHOMES OWNERS

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COMMERCIAL PROPERTY COVERAGE - LOCATION 0002 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390	\$13.00
LOCATION 0002	\$1,312.00

LOCATION 0003 - BUILDING 0001**Location:** 215 Bird Drive, Units A And B ,Ketchum, ID 83340**Occupied As:** Townhome Association**Secured Interested Parties:** None**Rating Information**

Territory: 070

County: Blaine

Program: Condominium-Residential A

Construction: Frame

Protection Class: 03

Class Code: 0331

Class Rate - Building: 0.084

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$1,314,300		
Causes of Loss					
Basic Group I	90%	\$2,500		0.045	\$591.00
Basic Group II	90%	\$2,500		0.011	\$145.00
Special	90%	\$2,500		0.028	\$368.00
Theft	90%	\$2,500			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.113					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$27.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$168.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$160,000		Included
Coverage C-Increased Cost		\$2,500	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0204 (07-02)	IL0003 (07-02)	64224 (01-16)
59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	64020 (12-10)	64004 (12-10)	54843 (07-19)	59390 (11-20)

COMMERCIAL PROPERTY COVERAGE - LOCATION 0003 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390	\$13.00
LOCATION 0003	\$1,312.00

Auto-Owners Ins. Co.

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INSURED VALLEY RUN TOWNHOMES OWNERS

Term 12-20-2021 to 12-20-2022

LOCATION 0004 - BUILDING 0001**Location:** 217 Bird Drive, Units A And B ,Ketchum, ID 83340**Occupied As:** Townhome Association**Secured Interested Parties:** None**Rating Information**

Territory: 070

County: Blaine

Program: Condominium-Residential A

Construction: Frame

Protection Class: 03

Class Code: 0331

Class Rate - Building: 0.084

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$1,314,300		
Causes of Loss					
Basic Group I	90%	\$2,500		0.045	\$591.00
Basic Group II	90%	\$2,500		0.011	\$145.00
Special	90%	\$2,500		0.028	\$368.00
Theft	90%	\$2,500			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.113					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$27.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$168.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$160,000		Included
Coverage C-Increased Cost		\$2,500	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0204 (07-02)	IL0003 (07-02)	64224 (01-16)
59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	64020 (12-10)	64004 (12-10)	54843 (07-19)	59390 (11-20)

COMMERCIAL PROPERTY COVERAGE - LOCATION 0004 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390

LOCATION 0004**PREMIUM**

\$13.00

\$1,312.00

Auto-Owners Ins. Co.

Issued 10-06-2021

 AGENCY WOOD RIVER INSURANCE
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 Company POLICY NUMBER 204639-57298900-21
 Bill 57-46-ID-2012

INSURED VALLEY RUN TOWNHOMES OWNERS

Term 12-20-2021 to 12-20-2022

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

COVERAGE	LIMITS OF INSURANCE
General Aggregate (Other Than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate	\$2,000,000
Personal And Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Assn Directors/Officers Errors and Omissions Agg	\$1,000,000
Assn Directors/Officers Errors and Omissions Occ	\$1,000,000
COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT	
Damage to Premises Rented to You (Fire, Lightning, Explosion, Smoke or Water Damage)	\$300,000 Any One Premises
Medical Payments	\$10,000 Any One Person
Hired Auto & Non-Owned Auto	\$1,000,000 Each Occurrence
Expanded Coverage Details See Form:	
Extended Watercraft	
Personal Injury Extension	
Broadened Supplementary Payments	
Broadened Knowledge Of Occurrence	
Additional Products-Completed Operations Aggregate	
Blanket Additional Insured - Lessor of Leased Equipment	
Blanket Additional Insured - Managers or Lessors of Premises	
Newly Formed or Acquired Organizations Extension	
Blanket Waiver of Subrogation	

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55885.

AUDIT TYPE: Non-Audited**Forms that apply to this coverage:**

59350 (01-15)	55405 (07-08)	55146 (06-04)	CG2106 (05-14)	55091 (05-17)
55010 (05-17)	CG2004 (11-85)	CG2167 (12-04)	IL0021 (07-02)	59325 (12-19)
CG0001 (04-13)	55513 (05-17)	IL0017 (11-85)	55029 (05-17)	CG2196 (03-05)
CG2132 (05-09)	IL0204 (07-02)	CG2147 (12-07)	55885 (05-17)	59390 (11-20)

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INSURED VALLEY RUN TOWNHOMES OWNERS

Term 12-20-2021 to 12-20-2022

LOCATION 0001 - BUILDING 0001**Location:** 211 Bird Drive, Units A And B ,Ketchum, ID 83340**Territory:** 002**County:** Blaine

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Commercial General Liability Plus Endorsement Included At 7.5% Of The Premises Operation Premium	00501	Prem/Op	Prem/Op Prem Included	Included	Included
Assn Directors/Officers Errors And Omissions	00811	Professional	Flat Charge 8		\$165.00
Condominiums - Residential - (Association Risk Only)	62003	Prem/Op Prod/Comp Op	Units 2 2	Each 1 20.493 2.199	\$41.00 \$4.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0001	\$212.00

LOCATION 0002 - BUILDING 0001**Location:** 213 Bird Drive, Units A And B ,Ketchum, ID 83340**Territory:** 002**County:** Blaine

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003	Prem/Op Prod/Comp Op	Units 2 2	Each 1 20.493 2.199	\$41.00 \$4.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0002 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0002	INCLUDED \$45.00

LOCATION 0003 - BUILDING 0001**Location:** 215 Bird Drive, Units A And B ,Ketchum, ID 83340**Territory:** 002**County:** Blaine

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003	Prem/Op Prod/Comp Op	Units 2 2	Each 1 20.493 2.199	\$41.00 \$4.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0003 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0003	INCLUDED \$45.00

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INSURED VALLEY RUN TOWNHOMES OWNERS

Term 12-20-2021 to 12-20-2022

LOCATION 0004 - BUILDING 0001**Location:** 217 Bird Drive, Units A And B ,Ketchum, ID 83340**Territory:** 002**County:** Blaine

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	20.493	\$41.00
		Prod/Comp Op	2	2.199	\$4.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0004 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0004	INCLUDED \$45.00

Auto-Owners Ins. Co.

Issued10-06-2021

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CompanyPOLICY NUMBER204639-57298900-21
Bill57-46-ID-2012

INSUREDVALLEY RUN TOWNHOMES OWNERS

Term12-20-2021to12-20-2022

55056 (07-87)

SUPPLEMENTAL DECLARATIONS

TOTAL BLANKET BUILDING LIMIT: \$5,358,300