

39-0095-00
 ASSET PROTECTION GROUP
 209 WASHINGTON ST N
 TWIN FALLS ID 83301

00000036



Auto-Owners **INSURANCE**

LIFE • HOME • CAR • BUSINESS

PO Box 30660 • Lansing, MI 48909-8160
 517.323.1200

11-22-2021

AUTO-OWNERS INSURANCE COMPANY

You can view your policy, pay your bill, or change your paperless options at any time online at www.auto-owners.com.

ADDITIONAL WAYS TO PAY YOUR BILL

Pay Online
www.auto-owners.com

Pay My Bill

Pay by Phone
 1-800-288-8740

Pay by Mail
 AUTO-OWNERS INSURANCE
 PO BOX 740312
 CINCINNATI, OH 45274-0312

PINERIDGE TOWNHOMES OWNER
 ASSOCIATION
 PO BOX 7265
 KETCHUM ID 83340-7151

Your agency's phone number is (208) 732-6000.

RE: Policy 53-156-527-00

Billing Account 100048551

Thank you for selecting Auto-Owners Insurance Group to serve your insurance needs! Feel free to contact your independent Auto-Owners agent with questions you may have.

Auto-Owners and its affiliate companies offer a full complement of policies, each of which has its own eligibility requirements, coverages and rates. In addition, Auto-Owners also offers many billing options. Please take this opportunity to review your insurance needs with your Auto-Owners agent, and discuss which company, program, and billing option may be most appropriate for you.

Auto-Owners Insurance Company was formed in 1916. Our A++ (Superior) rating by A.M. Best Company signifies that we have the financial strength to provide the insurance protection you need. The Auto-Owners Insurance Group is comprised of six property and casualty companies and a life insurance company.

Serving Our Policyholders and Agents Since 1916



NOTICE OF PRIVACY PRACTICES

What We Do To Protect Your Privacy

At Auto-Owners Insurance Group*, we value your business and we want to retain your trust. In the course of providing products and services, we may obtain nonpublic personal information about you. We assure you that such information is used only for the purpose of providing our products and services to you.

Protecting Confidentiality

Our agents and Company associates may have access to nonpublic personal information only for the purpose of providing our products or services to you. We maintain physical, electronic and procedural safeguards against unauthorized use of your nonpublic personal information.

Information We Obtain

To assist in underwriting and servicing your policy, we may obtain nonpublic personal information about you. For example, we routinely obtain information through applications, forms related to our products or services, from visiting www.auto-owners.com, and your transactions with us. We may obtain such information from our affiliates, independent insurance agents, governmental agencies, third parties, or consumer reporting agencies.

The type of information that we collect depends on the product or service requested, but may include your name, address, contact information, social security number, credit history, claims history, information to properly investigate and resolve any claims, or billing information. We may obtain your medical history with your permission. The nature and extent of the information we obtain varies based on the nature of the products and services you receive.

The Internet and Your Information

If you would like to learn about how we gather and protect your information over the Internet, please see our online privacy statement at www.auto-owners.com/privacy.

Generally, Auto-Owners may use cookies, analytics, and other technologies to help us provide users with better service and a more customized web experience. Our business partners may use tracking services, analytics, and other technologies to monitor visits to www.auto-owners.com. The website may use web beacons in addition to cookies. You may choose to not accept cookies by changing the settings in your web browser.

Information obtained on our websites may include IP address, browser and platform types, domain names, access times, referral data, and your activity while using our site; who should use our web site; the security of information over the Internet; and links and co-branded sites.

Limited Disclosure

Auto-Owners Insurance Group companies do not disclose any nonpublic personal information about their customers or former customers except as permitted by law. We do not sell your personal information to anyone. We do not offer an opportunity for you to prevent or "opt out of" information sharing since we only share personal information with others as allowed by law.

When sharing information with third parties to help us conduct our business, we require them to protect your personal information. We do not permit them to use or share your personal information for any purpose other than the work they are doing on our behalf or as required by law.



The types of information disclosed may include personal information we collect as necessary to service your policy or account, investigate and pay claims, comply with state and federal regulatory requests or demands, and process other transactions that you request. Third parties that receive disclosures may include your independent agent, regulators, reinsurance companies, fraud prevention agencies, or insurance adjusters.

How Long We Retain Your Information

We generally retain your information as long as reasonably necessary to provide you services or to comply with applicable law and in accordance with our document retention policy. We may retain copies of information about you and any transactions or services you have used for a period of time that is consistent with applicable law, applicable statute of limitations or as we believe is reasonably necessary to comply with applicable law, regulation, legal process or governmental request, to detect or prevent fraud, to collect fees owed, to resolve disputes, to address problems with our services, to assist with investigations, to enforce other applicable agreements or policies or to take any other actions consistent with applicable law.

In some circumstances we may anonymize your personal information (so that it can no longer be associated with you) for research or statistical purposes, in which case we may use this information indefinitely without further notice to you. This allows the specific information collected (name, email, address, phone number, etc.) to become anonymous, but allows Auto-Owners to keep the transaction or engagement data.

Changes to the Privacy Policy

We will provide a notice of our privacy policy as required by law. This policy may change from time to time, but you can always review our current policy by visiting our website at www.auto-owners.com/privacy or by contacting us.

Contact Us

Auto-Owners Insurance Company
Phone: 844-359-4595 (toll free)
Email: privacyrequest@aoins.com

*Auto-Owners Insurance Group includes, Auto-Owners Insurance Company, Auto-Owners Life Insurance Company, Home-Owners Insurance Company, Owners Insurance Company, Property-Owners Insurance Company and Southern-Owners Insurance Company.

54269 (5-02)

NOTICE TO POLICYHOLDER FUNGI OR BACTERIA EXCLUSIONS

Dear Policyholder:

The BUSINESSOWNERS LIABILITY coverage provided by this policy is amended by form number 54254 (4-02), FUNGI OR BACTERIA EXCLUSIONS. This endorsement will exclude coverage for bodily injury and property damage arising out of fungi, bacteria or mold.

This notice is for informational purposes only.

Please review this new endorsement and your policy carefully. If you have any questions concerning this exclusion, please contact your Auto-Owners Agency.

54269 (5-02)

Page 1 of 1

54367 (7-09)

NOTICE TO POLICYHOLDER Adjusted Value Factor Inflation Guard Coverage

Dear Policyholder:

This notice is for informational purposes only.

Effective upon the renewal of your policy, form 54239, BUILDING AND BUSINESS PERSONAL PROPERTY - AUTOMATIC INCREASE, will be replaced with form 54098, ADJUSTED VALUE FACTOR INFLATION GUARD COVERAGE. Form 54098 will continue to automatically increase your Building and Business Personal Property coverages throughout the policy period based on inflation.

This change may result in a reduction of the amount by which your coverage limits will increase on an annual basis. Please review this new endorsement and your policy carefully. If you have questions concerning your renewal, please contact your Auto-Owners agency.

Thank you for the opportunity to provide insurance coverage for your commercial business.

54367 (7-09)

Page 1 of 1



AVAILABILITY OF TERRORISM RISK INSURANCE COVERAGE

Dear Policyholder:

Our records indicate that you previously rejected our offer to provide coverage for certified acts of terrorism. The enclosed policy does not provide coverage for certified acts of terrorism in accordance with your previous rejection of coverage.

If you would like coverage for certified acts of terrorism, please contact us.

This notice is for informational purposes only.

If you have any questions concerning your policy or this notice, please contact your Auto-Owners agency.

NOTIFICATION OF POSSIBLE CHANGES IN COVERAGE FOR TERRORISM

Dear Policyholder:

The Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act) will expire on December 31, 2027 unless the Federal government extends the Act. What this means to you is the following:

1. This policy does not provide coverage for certified acts of terrorism, since you have previously declined this coverage.
2. A conditional endorsement entitled, Conditional Exclusion Of Terrorism Involving Nuclear, Biological Or Chemical Terrorism (Relating To Disposition Of Federal Terrorism Risk Insurance Act) is enclosed. This conditional endorsement will only apply if the Act is not extended or if the Act is revised to increase statutory deductibles, decrease the federal government's share in potential losses above the statutory deductibles, change the levels, terms or conditions of coverage and we are no longer required to make terrorism coverage available and elect not to do so. It will not apply if the Act is simply extended.
3. The conditional endorsement will provide coverage for an incident of terrorism pursuant to the terms and conditions of the policy only if the incident does not involve nuclear, biological or chemical material.
4. A premium charge will be made for this coverage after January 1, 2028. It will be prorated for the period beginning January 1, 2028 and ending on the expiration date of this policy term. However, it will only be made if the Terrorism Risk Insurance Act (including ensuing Congressional actions pursuant to the Act) is not extended. Revised Declarations will be mailed to you after January 1, 2028.
5. If the Act is extended without any revision, the enclosed policy will continue to exclude coverage for certified acts of terrorism. The conditional endorsement will not be activated and the changes in coverage or premium referenced above will not apply.
6. If the Act is extended with revisions or is replaced, and we are required or elect to continue to offer coverage for certified acts of terrorism, we may amend this policy in accordance with the provisions of the revised Act or its replacement.

This notice is for informational purposes only.

If you have any questions concerning your policy or this notice, please contact your Auto-Owners agency.



INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999AGENCY ASSET PROTECTION GROUP
39-0095-00 MKT TERR 105 (208) 732-6000INSURED PINERIDGE TOWNHOMES OWNER
ASSOCIATIONADDRESS PO BOX 7265
KETCHUM ID 83340-7151**BUSINESSOWNERS POLICY DECLARATIONS**

Renewal Effective 12-31-2021

POLICY NUMBER 53-156-527-00

Company Use 57-57-ID-2012

Company
Bill**POLICY TERM**12:01 a.m. 12:01 a.m.
12-31-2021 to 12-31-2022

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.

54643 (01-90)

Entity: Association**PROPERTY COVERAGES - ALL DESCRIBED LOCATIONS**

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
SPECIAL COVERAGE FORM TERRORISM - CERTIFIED ACTS TERRORISM COVERAGE A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-2028.		Excluded		

BUSINESS LIABILITY PROTECTION

COVERAGE	LIMIT	PREMIUM	CHANGE
AGGREGATE LIMIT (Other than Products - Completed Operations)	\$4,000,000	\$2,064.67	
LIABILITY AND MEDICAL EXPENSE Personal Injury	\$2,000,000 Included	Included Included	
TERRORISM - CERTIFIED ACTS TERRORISM COVERAGE A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-2028.	Excluded		
BUSINESSOWNERS LIABILITY PLUS		\$185.82	
Fire, Lightning, Explosion, Smoke, And Water Damage Legal Liability	\$300,000	Included	
Hired Auto & Non-Owned Auto Liability	\$2,000,000	Included	
Medical Expenses - Per Person	\$10,000	Included	
Products - Completed Operations Aggregate	\$4,000,000	Included	
Blanket Additional Insured - Lessor of Leased Equipment	Included	Included	
Blanket Additional Insured - Managers or Lessors of Premises	Included	Included	
Blanket Waiver of Subrogation	Included	Included	
Broadened Knowledge of Occurrence	Included	Included	
Broadened Supplementary Payments Coverage	Included	Included	
Extended Watercraft Coverage	Included	Included	
Newly Formed or Acquired Organizations	Included	Included	
Personal Injury Extension Coverage	Included	Included	



AUTO-OWNERS INS. CO.

Issued 11-22-2021

AGENCY ASSET PROTECTION GROUP
39-0095-00 MKT TERR 105

Company POLICY NUMBER
Bill 53-156-527-00
57-57-ID-2012

INSURED PINERIDGE TOWNHOMES OWNER

Term 12-31-2021 to 12-31-2022

Forms that apply to all locations:

54510 (07-12)	BP0002 (01-87)	BP0006 (01-87)	54961 (11-11)	BP0009 (01-87)
54679 (06-92)	54709 (04-10)	54098 (05-07)	54319 (07-06)	54867 (03-08)
54656 (08-91)	54088 (09-09)	64728 (02-14)	64776 (01-16)	64839 (07-19)
54254 (04-02)	54621 (07-88)	54353 (10-08)		

PREMIER PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

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

COVERAGE	LIMIT
ACCOUNTS RECEIVABLE	\$200,000
ARSON REWARD	\$7,500
BAILEES COVERAGE	\$15,000
	\$10,000 PER ITEM
BUILDING GLASS COVERAGE	SEE FORM
BUSINESS PERSONAL PROPERTY - EXPANDED COVERAGE	UP TO 1,000 FT
BUSINESS PERSONAL PROPERTY AT FAIRS OR EXHIBITIONS	\$5,000
BUSINESS PERSONAL PROPERTY AT NEWLY ACQUIRED PREMISES	\$500,000 FOR 90 DAYS
BUSINESS PERSONAL PROPERTY IN TRANSIT	\$100,000
BUSINESS PERSONAL PROPERTY OFF PREMISES	\$100,000
DEBRIS REMOVAL	\$100,000
ELECTRONIC EQUIPMENT	
UNSCHEDULED EQUIPMENT	\$100,000
ELECTRICAL DISTURBANCE (SEE FORM FOR DEDUCTIBLE)	\$100,000
MECHANICAL BREAKDOWN	\$100,000
BUSINESS INCOME AND EXTRA EXPENSE	\$100,000
MEDIA	\$100,000
TRANSPORTATION	\$100,000
EMPLOYEE DISHONESTY	\$50,000
FINE ARTS, COLLECTIBLES, AND MEMORABILIA	\$50,000
	\$10,000 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE*	\$25,000
*NOT AVAILABLE IN AZ	
FIRE EXTINGUISHER AND FIRE SUPPRESSION SYSTEM RECHARGE	\$10,000
FORGERY AND ALTERATION	\$50,000
MONEY & SECURITIES INSIDE PREMISES	\$50,000
MONEY & SECURITIES OUTSIDE PREMISES	\$50,000
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY	\$1,000,000 FOR 90 DAYS
OFF-PREMISES UTILITY SERVICE FAILURE	\$150,000

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Term 12-31-2021 to 12-31-2022

PREMIER PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

COVERAGE	LIMIT
*BUSINESS INCOME/EXTRA EXPENSE LIMITED TO \$25,000 IN AL, NC, AND SC	
ORDINANCE OR LAW	
COVERAGE A, B AND C COMBINED	\$150,000
OUTDOOR PROPERTY	\$20,000
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM
OUTDOOR SIGNS	\$15,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$50,000
POLLUTANT CLEAN UP AND REMOVAL	\$100,000
REFRIGERATED PRODUCTS	\$25,000
REKEYING OF LOCKS	\$1,000
SALESPERSON'S SAMPLES	\$25,000
VALUABLE PAPERS AND RECORDS	\$150,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$50,000

LOCATION 0001**Location:** 101 Four Seasons Way, Ketchum, ID 83340

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$513.33	
Tier: Premier				
TERRORISM - CERTIFIED ACTS SEE FORM(S) 59351		Excluded		
TERRORISM COVERAGE A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-2028. SEE FORMS 54313, 59392				

Forms that apply to this location:

 54238 (12-01) 54244 (05-07) 54313 (09-19) 54328 (11-05) 54604 (07-88)
 54661 (08-91) 59351 (01-15)
LOCATION 0001 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - INCREASED BUILDING LIMIT - REPLACEMENT COST		\$2,365,500	\$901.90	
Special Coverage Form Deductible	\$2,500	Included		
Windstorm or Hail Flat Deductible	\$2,500	Included		
Adjusted Value Factor 0.1130				



AUTO-OWNERS INS. CO.

Issued 11-22-2021

AGENCY ASSET PROTECTION GROUP
39-0095-00 MKT TERR 105

Company POLICY NUMBER 53-156-527-00
Bill 57-57-ID-2012

INSURED PINERIDGE TOWNHOMES OWNER

Term 12-31-2021 to 12-31-2022

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, WET ROT AND BACTERIA		See Form	Included	
EQUIPMENT BREAKDOWN	\$2,500	See Form	\$224.73	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54719 (02-05)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (02-05)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: habitational**Secured Interested Parties:** See Attached Schedule**Rating Information**

Occupancy: 4 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 03

Territory: 002 Blaine County

Construction Year: 2005

LOCATION 0001 - BUILDING 0002

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - INCREASED BUILDING LIMIT - REPLACEMENT COST		\$2,365,500	\$901.90	
Special Coverage Form Deductible	\$2,500	Included		
Windstorm or Hail Flat Deductible	\$2,500	Included		
Adjusted Value Factor 0.1130				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, WET ROT AND BACTERIA		See Form	Included	
EQUIPMENT BREAKDOWN	\$2,500	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54719 (02-05)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (02-05)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: habitational

AUTO-OWNERS INS. CO.

Issued 11-22-2021

AGENCY ASSET PROTECTION GROUP
39-0095-00 MKT TERR 105

Company POLICY NUMBER
Bill 53-156-527-00
57-57-ID-2012

INSURED PINERIDGE TOWNHOMES OWNER

Term 12-31-2021 to 12-31-2022

Secured Interested Parties: See Attached Schedule**Rating Information**

Occupancy: 4 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 03

Territory: 002 Blaine County

Construction Year: 2005

LOCATION 0001 - BUILDING 0003

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - INCREASED BUILDING LIMIT - REPLACEMENT COST		\$2,365,500	\$883.68	
Special Coverage Form Deductible	\$2,500	Included		
Windstorm or Hail Flat Deductible	\$2,500	Included		
Adjusted Value Factor 0.1130				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, WET ROT AND BACTERIA		See Form	Included	
EQUIPMENT BREAKDOWN	\$2,500	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54719 (02-05)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (02-05)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: habitational**Secured Interested Parties:** See Attached Schedule**Rating Information**

Occupancy: 4 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 03

Territory: 002 Blaine County

Construction Year: 2006

LOCATION 0001 - BUILDING 0004

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - INCREASED BUILDING LIMIT - REPLACEMENT COST		\$2,365,500	\$883.68	
Special Coverage Form Deductible	\$2,500	Included		



AUTO-OWNERS INS. CO.

Issued 11-22-2021

 AGENCY ASSET PROTECTION GROUP
 39-0095-00 MKT TERR 105

 Company POLICY NUMBER 53-156-527-00
 Bill 57-57-ID-2012

INSURED PINERIDGE TOWNHOMES OWNER

Term 12-31-2021 to 12-31-2022

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Windstorm or Hail Flat Deductible Adjusted Value Factor 0.1130	\$2,500	Included		
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, WET ROT AND BACTERIA		See Form	Included	
EQUIPMENT BREAKDOWN	\$2,500	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS Tier: Premier			Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54719 (02-05)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (02-05)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: habitational**Secured Interested Parties:** See Attached Schedule**Rating Information**

Occupancy: 5 Unit Condominium

Class Code: 65144

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 03

Territory: 002 Blaine County

Construction Year: 2006

LOCATION 0001 - BUILDING 0005

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - INCREASED BUILDING LIMIT - REPLACEMENT COST		\$2,365,500	\$883.68	
Special Coverage Form Deductible	\$2,500	Included		
Windstorm or Hail Flat Deductible	\$2,500	Included		
Adjusted Value Factor 0.1130				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, WET ROT AND BACTERIA		See Form	Included	
EQUIPMENT BREAKDOWN	\$2,500	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS Tier: Premier			Included	

AUTO-OWNERS INS. CO.

Issued 11-22-2021

AGENCY ASSET PROTECTION GROUP
39-0095-00 MKT TERR 105

Company POLICY NUMBER
Bill 53-156-527-00
57-57-ID-2012

INSURED PINERIDGE TOWNHOMES OWNER

Term 12-31-2021 to 12-31-2022

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54719 (02-05)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (02-05)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: habitational**Secured Interested Parties:** See Attached Schedule**Rating Information**

Occupancy: 6 Unit Condominium

Class Code: 65144

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 03

Territory: 002 Blaine County

Construction Year: 2006

LOCATION 0001 - BUILDING 0006

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - INCREASED BUILDING LIMIT - REPLACEMENT COST		\$2,365,500	\$883.68	
Special Coverage Form Deductible	\$2,500	Included		
Windstorm or Hail Flat Deductible	\$2,500	Included		
Adjusted Value Factor 0.1130				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, WET ROT AND BACTERIA		See Form	Included	
EQUIPMENT BREAKDOWN	\$2,500	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54719 (02-05)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (02-05)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: habitational**Secured Interested Parties:** See Attached Schedule**Rating Information**

Occupancy: 5 Unit Condominium

Class Code: 65144

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 03

Territory: 002 Blaine County

Construction Year: 2006



AUTO-OWNERS INS. CO.

Issued 11-22-2021

 AGENCY ASSET PROTECTION GROUP
 39-0095-00 MKT TERR 105

 Company POLICY NUMBER 53-156-527-00
 Bill 57-57-ID-2012

INSURED PINERIDGE TOWNHOMES OWNER

Term 12-31-2021 to 12-31-2022

LOCATION 0001 - BUILDING 0007

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - INCREASED BUILDING LIMIT - REPLACEMENT COST		\$2,028,500	\$757.79	
Special Coverage Form Deductible	\$2,500	Included		
Windstorm or Hail Flat Deductible	\$2,500	Included		
Adjusted Value Factor 0.1130				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, WET ROT AND BACTERIA		See Form	Included	
EQUIPMENT BREAKDOWN	\$2,500	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54719 (02-05)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (02-05)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: habitational**Secured Interested Parties:** See Attached Schedule**Rating Information**

Occupancy: 4 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 03

Territory: 002 Blaine County

Construction Year: 2006

	TERM	CHANGE
TOTAL POLICY PREMIUM	\$9,084.86	
PAID IN FULL DISCOUNT	\$908.49	
TOTAL POLICY PREMIUM IF PAID IN FULL	\$8,176.37	

Paid In Full does not apply to fixed fees, statutory charges, or minimum premium.

Paid In Full Discount is available.

Merit Rating Discount of 15% Applies

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

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

AUTO-OWNERS INS. CO.

Issued 11-22-2021

AGENCY ASSET PROTECTION GROUP
39-0095-00 MKT TERR 105Company POLICY NUMBER
Bill 53-156-527-00
57-57-ID-2012

INSURED PINERIDGE TOWNHOMES OWNER

Term 12-31-2021 to 12-31-2022

Secured Interested Parties and/or Additional Interested Parties

LOC 001 BLDG 0001
FLAGSTAR BANK
ISAOA ATIMA
PO BOX 52198
PHOENIX AZ 85072-2198
INTEREST: MORTGAGEE
SIP-ID: AZ059783

LOAN: 0440883037

LOC 001 BLDG 0002
FLAGSTAR BANK
ISAOA ATIMA
PO BOX 52198
PHOENIX AZ 85072-2198
INTEREST: MORTGAGEE
SIP-ID: AZ059783

LOAN: 0440883037

LOC 001 BLDG 0003
FLAGSTAR BANK
ISAOA ATIMA
PO BOX 52198
PHOENIX AZ 85072-2198
INTEREST: MORTGAGEE
SIP-ID: AZ059783

LOAN: 0440883037

LOC 001 BLDG 0004
FLAGSTAR BANK
ISAOA ATIMA
PO BOX 52198
PHOENIX AZ 85072-2198
INTEREST: MORTGAGEE
SIP-ID: AZ059783

LOAN: 0440883037

LOC 001 BLDG 0005
FLAGSTAR BANK
ISAOA ATIMA
PO BOX 52198
PHOENIX AZ 85072-2198
INTEREST: MORTGAGEE
SIP-ID: AZ059783

LOAN: 0440883037

LOC 001 BLDG 0006
FLAGSTAR BANK
ISAOA ATIMA
PO BOX 52198
PHOENIX AZ 85072-2198
INTEREST: MORTGAGEE
SIP-ID: AZ059783

LOAN: 0440883037



AUTO-OWNERS INS. CO.

Issued 11-22-2021

AGENCY ASSET PROTECTION GROUP
39-0095-00 MKT TERR 105

Company POLICY NUMBER 53-156-527-00
Bill 57-57-ID-2012

INSURED PINERIDGE TOWNHOMES OWNER

Term 12-31-2021 to 12-31-2022

LOC 001 BLDG 0007
FLAGSTAR BANK
ISAOA ATIMA
PO BOX 52198
PHOENIX AZ 85072-2198
INTEREST: MORTGAGEE
SIP-ID: AZ059783

LOAN: 0440883037

54621 (7-88)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SUNTANNING DEVICE EXCLUSION

THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE BUSINESSOWNERS LIABILITY COVERAGE FORM.

It is agreed:

No coverage is provided by this policy for any claim, suit, action or proceeding against the insured arising out of the ownership, operation, maintenance or use of a suntanning device.

54621 (7-88)

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Page 1 of 1



54254 (4-02)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FUNGI OR BACTERIA EXCLUSIONS

THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE BUSINESSOWNERS LIABILITY COVERAGE FORM.

It is agreed:

A. The following exclusions are added to section 1. of B. EXCLUSIONS:

1. "Bodily injury" or "property damage" arising out of, in whole or in part, the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi" or bacteria, whether airborne or not, on or within a building or structure, including its contents. This exclusion applies whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or damage.
2. Any loss, cost or expenses arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person, entity or governmental authority.

These exclusions do not apply to any "fungi" or bacteria that are on, or are contained in, a good or product intended for human consumption.

B. The following exclusions are added to section 1. paragraph p. of B. EXCLUSIONS:

1. Arising out of, in whole or in part, the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi" or bacteria, whether airborne or not, on or within a building or structure, including its contents. This exclusion applies whether any other cause, event, material or product contributed concurrently or in any sequence to such injury.
2. For any loss, cost or expenses arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person, entity or governmental authority.

C. The following definition is added to F. LIABILITY AND MEDICAL EXPENSE DEFINITIONS:

"Fungi" means any type or form of fungus, including but not limited to, any mold, mildew, mycotoxins, spores, scents or byproducts produced or released by any type or form of fungus.

All other policy terms and conditions apply.

54749 (8-10)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

REFRIGERATED PRODUCTS

This endorsement modifies insurance under the following:

BUSINESSOWNERS SPECIAL PROPERTY COVERAGE FORM.

1. Under **A. COVERAGE, 5. Additional Coverages, f. Business Income** and **g. Extra Expense** do not apply to the coverage provided by this Additional Coverage.
 2. Under **A. COVERAGE, 5. Additional Coverages**, the following Additional Coverage is added:
Refrigerated Products
We shall pay for loss of or damage to "perishable stock" caused directly by any of the following:
 - a. Mechanical breakdown of the refrigeration system; or
 - b. The interruption of electrical services to the refrigeration system caused by direct physical damage to the electrical generating or transmission equipment of your "local utility service".You must exercise diligence in inspecting and maintaining refrigeration equipment. If interruption of electrical service or mechanical or electrical breakdown is known, you must use all reasonable means to protect the covered property from further damage.
 3. Under **C. LIMITS OF INSURANCE**, the following limitation is added:
The most we shall pay for all loss or damage caused directly by mechanical or electrical breakdown of the refrigeration system or the interruption of electrical service to the refrigeration system caused by direct physical damage by a Covered Cause of Loss to the electrical generating or transmission equipment of your "local utility service" in any one loss is the Limit of Insurance shown in the Declarations for REFRIGERATED PRODUCTS. In the event the amount of loss of or damage to "perishable stock" does not exceed the Limit of Insurance shown in the Declarations for REFRIGERATED PRODUCTS, you may at your option, apply the remainder of such Limit of Insurance to your actual loss Business Income or necessary Extra Expense, if any, subject to the terms and conditions of the BUSINESS INCOME AND EXTRA EXPENSE endorsement.
 4. Under **SECTION B. EXCLUSIONS**:
Includes copyrighted material of ISO Commercial Services, Inc., with its permission
54749 (8-10) Copyright, ISO Commercial Risk Services, Inc., 1984, 1985, 1986
 - a. exclusion **1.e. Power Failure** is deleted and replaced by the following exclusion.
 - e. **Off-Premises Services**
We shall not pay for loss or damage caused by or resulting from the failure to supply "power supply services" from any regional or national grid.
 - b. Exclusion **2.d.(6)** is deleted and replaced by the following exclusion for this Additional Coverage only:
 - (6) Mechanical breakdown, including rupture or bursting caused by centrifugal force. However, this does not apply to any resulting loss or damage caused by elevator collision or mechanical breakdown of refrigeration systems.
 5. **Definitions**
The following definitions apply only to this Additional Coverage:

"Local Utility Service" means your billing entity, repair entity or service entity directly providing "power supply services" to the premises described in the Declarations.

"Perishable stock" means merchandise held in storage or for sale that is refrigerated for preservation and is susceptible to loss or damage if the refrigeration fails.

"Power Supply Services" means the following types of property supplying electricity to the described premises that are not located on a described premises and not rented, leased or owned by any insured:
 - (1) Utility generating plants;
 - (2) Switching stations;
 - (3) Substations;
 - (4) Transformers; and
 - (5) Transmission lines.
- All other policy terms and conditions apply.



64839 (7-19)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CHANGES - ACTUAL CASH VALUE AND DEPRECIATION

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS STANDARD PROPERTY COVERAGE FORM
BUSINESSOWNERS SPECIAL PROPERTY COVERAGE FORM

Wherever it appears in this Coverage Form and any endorsement attached to this Coverage Form:

1. Actual cash value means the cost to repair or replace lost or damaged property with property of similar quality and features reduced by the amount of depreciation applicable to the lost or damaged property immediately prior to the loss.
2. Depreciation means a decrease in value because of age, wear, obsolescence or market value and includes:
 - a. The cost of materials, labor and services;

- b. Any applicable taxes; and
- c. Profit and overhead necessary to repair, rebuild or replace lost or damaged property.

The meanings of actual cash value and depreciation in this endorsement supersede any provision in this Coverage Form and any endorsement attached to the Coverage Form to the contrary.

All other policy terms and conditions apply.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM and IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE

It is agreed:

1. The following definition applies:

Certified act of terrorism means any act certified by the Secretary of the Treasury, in consultation with:

- a. the Secretary of Homeland Security; and
- b. the Attorney General of the United States

to be an act of terrorism as defined and in accordance with the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).

Under the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act) a terrorist act may be certified:

- a. if the aggregate covered commercial property and casualty insurance losses resulting from the terrorist act exceed \$5 million; and
- b. (1) if the act of terrorism is:
 - a) a violent act; or
 - b) an act that is dangerous to human life, property or infrastructure; and
- (2) if the act is committed:
 - a) by an individual or individuals as part of an effort to coerce the civilian population of the United States; or
 - b) to influence the policy or affect the conduct of the United States government by coercion.

2. The following exclusion is added:

We shall not pay:

- a. for any loss caused directly or indirectly by a **certified act of terrorism**, whether or not any other cause or event contributed concurrently or in any sequence to the loss.
- b. sums any insured becomes legally obligated to pay because of or arising out of bodily injury, property damage, personal injury or advertising injury, if covered by this insurance, caused by a **certified act of terrorism**.

All other policy terms and conditions apply.



IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE

The Terrorism Risk Insurance Act of 2002 was signed into law on November 26, 2002. The Act (including ensuing Congressional actions pursuant to the Act) defines an act of terrorism, to mean any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States to be (i) an act of terrorism; (ii) to be a violent act or an act that is dangerous to human life, property or infrastructure; (iii) to have resulted in damage within the United States or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and (iv) to have been 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.

At your request, this policy does not provide insurance coverage for certified acts of terrorism as defined in the Act. "Excluded" is shown on the Declarations page under this coverage. In the event of a certified act of terrorism, future policies also may include a government assessed terrorism loss risk-spreading premium in accordance with the provisions of the Act.