

43-0083-00
SENTRY WEST INSURANCE SERVICES
PO BOX 9289
SALT LAKE CITY UT 84109

Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

AUTO-OWNERS INSURANCE COMPANY

Agency phone: 801.272.8468

03-10-2026

HILLCREST OWNERS ASSOCIATION INC
12 E BULLION ST STE B4
HAILEY ID 83333-8874

This is not a bill. The premium can be paid before a bill is sent using any of the following methods:

Pay Online
www.auto-owners.com
Pay My Bill

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

Pay by Phone
1.800.288.8740

RE: Policy 53-179-860-02

Billing Account 103122282

Thank you for selecting Auto-Owners Insurance Group to service your insurance needs!

Auto-Owners and its affiliate companies offer a full complement of policies, each of which has its own eligibility requirements, coverages, and rates. Please take this opportunity to review your insurance needs with your Auto-Owners agent **801.272.8468**, and discuss which company and program might be appropriate for you. After talking with your agent, if there are any unanswered questions, please contact us at 517.323.1200.

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

Serving Our Policyholders and Agents Since 1916

Auto-Owners

Issued 03-10-2026

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

AGENCY SENTRY WEST INSURANCE SERVICES
43-0083-00 MKT TERR 076 (801) 272-8468

INSURED HILLCREST OWNERS ASSOCIATION INC

ADDRESS 12 E BULLION ST STE B4
HAILEY ID 83333-8874

Endorsement Effective 03-06-2026

POLICY NUMBER 53-179-860-02

Company Use 57-57-ID-2503

Company
Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
03-01-2026	to 03-01-2027

BUSINESSOWNERS POLICY
DESCRIPTION OF CHANGES EFFECTIVE 03-06-2026
(See Declarations Attached)

CHANGED Insured's Name or Mailing Address

	TERM	CHANGE
TOTAL POLICY PREMIUM	\$8,237.00	
PAID IN FULL DISCOUNT APPLIES		No Charge

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6101 ANACAPRI BLVD., LANSING, MI 48917-3999

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INSURED HILLCREST OWNERS ASSOCIATION INC

ADDRESS 12 E BULLION ST STE B4
HAILEY ID 83333-8874

BUSINESSOWNERS POLICY DECLARATIONS

Endorsement Effective 03-06-2026

POLICY NUMBER 53-179-860-02

Company Use 57-57-ID-2503

Company
Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
to	
03-01-2026	03-01-2027

This policy is amended in consideration of the additional or return premium shown below. This Declarations voids and replaces all previously issued Declarations bearing the same policy number and premium term.

54643 (01-90)

Entity: Corporation

PROPERTY COVERAGES - ALL DESCRIBED LOCATIONS

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
SPECIAL COVERAGE FORM TERRORISM - CERTIFIED ACTS			\$69.35	

BUSINESS LIABILITY PROTECTION

COVERAGE	LIMIT	PREMIUM	CHANGE
AGGREGATE LIMIT (Other than Products - Completed Operations)	\$4,000,000	\$1,088.58	
LIABILITY AND MEDICAL EXPENSE	\$2,000,000	Included	
Personal Injury	Included	Included	
HIRED AUTO & NON-OWNED AUTO LIABILITY	\$2,000,000	\$31.49	
TERRORISM - CERTIFIED ACTS		\$12.21	
BUSINESSOWNERS LIABILITY PLUS		\$100.81	
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	

Forms that apply to all locations:

54510 (07-12)	BP0002 (01-87)	BP0006 (01-87)	54961 (11-11)	BP0009 (01-87)
54679 (12-20)	54709 (04-10)	54098 (05-07)	54319 (04-20)	54867 (03-08)
54656 (08-91)	54088 (09-09)	64728 (02-14)	64776 (01-16)	64855 (04-20)
64866 (12-20)	54254 (04-02)	54621 (07-88)	54663 (01-03)	54353 (10-08)

AUTO-OWNERS INS. CO.

Issued 03-10-2026

AGENCY SENTRY WEST INSURANCE SERVICES
43-0083-00 MKT TERR 076Company
Bill

POLICY NUMBER

53-179-860-02
57-57-ID-2503

INSURED HILLCREST OWNERS ASSOCIATION INC

Term 03-01-2026 to 03-01-2027

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
*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

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Company **POLICY NUMBER** 53-179-860-02
Bill 57-57-ID-2503

INSURED HILLCREST OWNERS ASSOCIATION INC

Term 03-01-2026 to 03-01-2027

PREMIER PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

COVERAGE	LIMIT
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: 120 Latigo Lane, Ketchum, ID 83340

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$544.71	
Tier: Premier				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 54313, 59350, 59390				
Total Building Blanket Limit of Insurance		\$7,452,900		

Forms that apply to this location:

54094 (11-19) 54238 (12-01) 54244 (05-07) 54313 (09-19) 54328 (11-05)
54604 (07-88) 54661 (08-91) 59350 (01-15)

LOCATION 0001 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$7,452,900	\$5,320.93	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0190				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	\$228.02	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				
ADDITIONAL LIMITS:				
ORDINANCE OR LAW				
Cov A Loss To Undamaged Portion of Building		Incl in Bldg Limit	\$704.72	

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POLICY NUMBER

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57-57-ID-2503

INSURED HILLCREST OWNERS ASSOCIATION INC

Term 03-01-2026 to 03-01-2027

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Cov B Demolition Cost		\$150,000	\$68.09	
Cov C Increased Cost of Construction		\$150,000	\$68.09	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	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: 3 Unit Residential Condo

Secured Interested Parties: None

Rating Information

Occupancy: 3 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Sprinklered

Protection Class: 03

Territory: 002 Blaine County

Construction Year: 2009

	TERM	CHANGE
TOTAL POLICY PREMIUM	\$8,237.00	
PAID IN FULL DISCOUNT APPLIES		No Charge

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

Merit Rating Discount of 15% Applies