

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

12-05-2025

WEST KETCHUM RESIDENCES OWNERS
ASSOCIATION
C/O BOULDER MOUNTAIN PROPERTY MGT
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 55-661-134-00

Billing Account 102849986

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 12-05-2025

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

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

INSURED WEST KETCHUM RESIDENCES OWNERS
ASSOCIATION

ADDRESS C/O BOULDER MOUNTAIN PROPERTY MGT
12 E BULLION ST STE B4
HAILEY ID 83333-8874

Endorsement Effective 11-14-2025

POLICY NUMBER 55-661-134-00

Company Use 57-57-ID-2410

Company
Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
10-31-2025	10-31-2026

**BUSINESSOWNERS POLICY
DESCRIPTION OF CHANGES EFFECTIVE 11-14-2025
(See Declarations Attached)**

CHANGED Insured's Name or Mailing Address

	TERM	CHANGE
TOTAL POLICY PREMIUM	\$15,649.50	No Charge

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

BUSINESSOWNERS POLICY DECLARATIONS

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

Endorsement Effective 11-14-2025

POLICY NUMBER 55-661-134-00

INSURED WEST KETCHUM RESIDENCES OWNERS
ASSOCIATION

Company Use 57-57-ID-2410

ADDRESS C/O BOULDER MOUNTAIN PROPERTY MGT
12 E BULLION ST STE B4
HAILEY ID 83333-8874

Company
Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
to	
10-31-2025	10-31-2026

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 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	\$2,689.60	
LIABILITY AND MEDICAL EXPENSE Personal Injury	\$2,000,000 Included	Included	
HIRED AUTO & NON-OWNED AUTO LIABILITY TERRORISM - CERTIFIED ACTS TERRORISM COVERAGE A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-2028.	\$2,000,000 Excluded	\$34.29	
BUSINESSOWNERS LIABILITY PLUS Fire, Lightning, Explosion, Smoke, And Water Damage Legal Liability	\$300,000	\$245.15 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 12-05-2025

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43-0083-00 MKT TERR 076

Company POLICY NUMBER 55-661-134-00
Bill 57-57-ID-2410

INSURED WEST KETCHUM RESIDENCES OWNERS

Term 10-31-2025 to 10-31-2026

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)	54383 (02-12)	64776 (01-16)
64855 (04-20)	64866 (12-20)	54254 (04-02)	54621 (07-88)	54663 (01-03)
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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INSURED WEST KETCHUM RESIDENCES OWNERS

Term 10-31-2025 to 10-31-2026

PREMIER PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

COVERAGE	LIMIT
*BUSINESS INCOME/EXTRA EXPENSE LIMITED TO \$25,000 IN AL, NC, AND SC ORDINANCE OR LAW COVERAGES A, B AND C COMBINED	\$150,000
OUTDOOR PROPERTY TREES, SHRUBS OR PLANTS	\$20,000 \$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: 150 Bird Drive, Ketchum, ID 83340

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS Tier: Premier		See Property Plus Declarations	\$996.05	
TERRORISM - CERTIFIED ACTS SEE FORM(S) 59351		Excluded		
TERRORISM COVERAGE A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-2028. SEE FORMS 54313, 59392				
Total Building Blanket Limit of Insurance		\$16,911,000		

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) 59351 (01-15)

LOCATION 0001 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET	\$5,000*	\$3,382,200	\$1,941.49	
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		

AUTO-OWNERS INS. CO.

Issued 12-05-2025

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Company POLICY NUMBER 55-661-134-00
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INSURED WEST KETCHUM RESIDENCES OWNERS

Term 10-31-2025 to 10-31-2026

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Adjusted Value Factor 0.0110				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$5,000	See Form	\$416.96	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				
ADDITIONAL LIMITS:				
* This deductible will apply separately to each building.				
ORDINANCE OR LAW				
Cov A Loss To Undamaged Portion of Building	\$5,000*	Incl in Bldg Limit	\$243.02	
Cov B Demolition Cost	\$5,000*	\$100,000	\$34.49	
Cov C Increased Cost of Construction	\$5,000*	\$100,000	\$34.49	

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: 2 Unit

Secured Interested Parties: None

Rating Information

Occupancy: 2 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: 2020

LOCATION 0001 - BUILDING 0002

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET	\$5,000*	\$3,382,200	\$1,941.49	
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0110				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$5,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				

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43-0083-00 MKT TERR 076

Company POLICY NUMBER 55-661-134-00
Bill 57-57-ID-2410

INSURED WEST KETCHUM RESIDENCES OWNERS

Term 10-31-2025 to 10-31-2026

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
ADDITIONAL LIMITS:				
* This deductible will apply separately to each building.				
ORDINANCE OR LAW				
Cov A Loss To Undamaged Portion of Building	\$5,000*	Incl in Bldg Limit	\$243.02	
Cov B Demolition Cost	\$5,000*	\$100,000	\$34.49	
Cov C Increased Cost of Construction	\$5,000*	\$100,000	\$34.49	

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: 2 Unit

Secured Interested Parties: None

Rating Information

Occupancy: 2 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: 2020

LOCATION 0001 - BUILDING 0003

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET	\$5,000*	\$3,382,200	\$1,941.49	
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0110				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$5,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				
ADDITIONAL LIMITS:				
* This deductible will apply separately to each building.				
ORDINANCE OR LAW				
Cov A Loss To Undamaged Portion of Building	\$5,000*	Incl in Bldg Limit	\$243.02	
Cov B Demolition Cost	\$5,000*	\$100,000	\$34.49	
Cov C Increased Cost of Construction	\$5,000*	\$100,000	\$34.49	

AUTO-OWNERS INS. CO.

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Company POLICY NUMBER 55-661-134-00
Bill 57-57-ID-2410

INSURED WEST KETCHUM RESIDENCES OWNERS

Term 10-31-2025 to 10-31-2026

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: 2 Unit

Secured Interested Parties: None

Rating Information

Occupancy: 2 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: 2020

LOCATION 0001 - BUILDING 0004

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET	\$5,000*	\$3,382,200	\$1,941.49	
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0110				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$5,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				
ADDITIONAL LIMITS:				
* This deductible will apply separately to each building.				
ORDINANCE OR LAW				
Cov A Loss To Undamaged Portion of Building	\$5,000*	Incl in Bldg Limit	\$243.02	
Cov B Demolition Cost	\$5,000*	\$100,000	\$34.49	
Cov C Increased Cost of Construction	\$5,000*	\$100,000	\$34.49	

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: 2 Unit

Secured Interested Parties: None

AUTO-OWNERS INS. CO.

Issued 12-05-2025

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

Company Bill POLICY NUMBER 55-661-134-00
57-57-ID-2410

INSURED WEST KETCHUM RESIDENCES OWNERS

Term 10-31-2025 to 10-31-2026

Rating Information

Occupancy: 2 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: 2020

LOCATION 0001 - BUILDING 0005

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET	\$5,000*	\$3,382,200	\$1,941.49	
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0110				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$5,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Premier				
ADDITIONAL LIMITS:				
* This deductible will apply separately to each building.				
ORDINANCE OR LAW				
Cov A Loss To Undamaged Portion of Building	\$5,000*	Incl in Bldg Limit	\$243.02	
Cov B Demolition Cost	\$5,000*	\$100,000	\$34.49	
Cov C Increased Cost of Construction	\$5,000*	\$100,000	\$34.49	

Forms that apply to this building:

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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: 2 Unit

Secured Interested Parties: None

Rating Information

Occupancy: 2 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: 2020

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Company
Bill

POLICY NUMBER

55-661-134-00
57-57-ID-2410

INSURED WEST KETCHUM RESIDENCES OWNERS

Term 10-31-2025 to 10-31-2026

	TERM	CHANGE
TOTAL POLICY PREMIUM	\$15,649.50	No Charge

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

Your policy qualifies for the Paid In Full Discount if you are on the full pay plan. The Paid in Full Discount amount may change as a result of policy changes. These changes will be reflected in a future invoice.

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().