

08/10/2022

FAIRVIEW SHORES CONDOMINIUM ASSOCIATION  
8900 N CLEARWATER DR  
ZEELAND MI 49464-9227

Policy Type:

**Businessowners Policy**

Policy Number:

**BO-11322768**

Agent:

**NOLAN KAMER LUTCF, CIC, CLU #4331**

Phone Number:

**616-396-4676**

A change has been made to your **Businessowners Policy**. Listed below is a description of the transaction.

Address Update / U MPC

Your policy Declarations and any forms impacted by this change are enclosed. Please review the enclosed policy documents carefully. Note that many of these policy documents are printed on both sides of the page.

If you have any questions about the information on your Declarations or the coverages described in your policy, please contact your Farm Bureau Insurance agent, Nolan Kamer, at 616-396-4676. It's important to keep your policy up to date. Contact your agent when changes occur. Your agent is always ready to work with you and help tailor your coverages to fit your changing needs.

Our mission is to protect the people of Michigan from the risks of everyday life. Thank you for choosing us as your insurance company. We look forward to helping you with all your insurance needs.

**Farm Bureau General Insurance Company of Michigan**

**BUSINESSOWNERS POLICY | POLICY CHANGE DECLARATIONS****Discounts**Multi-Policy Discount:

Policy(ies) that qualified you for this discount:

- |   |  |
|---|--|
| <input type="checkbox"/> Business Auto Policy                     | <input type="checkbox"/> Personal Auto       |
| <input type="checkbox"/> Commercial Package Policy                | <input checked="" type="checkbox"/> Umbrella |
| <input type="checkbox"/> Country Estate                           | <input type="checkbox"/> Work. Comp.         |
| <input type="checkbox"/> Farmowners                               |  |
| <input type="checkbox"/> Homeowners/Mobile Homeowners/Lake Estate |  |

FB Partners:

- |   |                                      |
|---|--------------------------------------|
| <input type="checkbox"/> Business Auto Policy               |                                      |
| <input type="checkbox"/> Commercial Package Policy or Other |                                      |
| <input type="checkbox"/> Umbrella                           | <input type="checkbox"/> Work. Comp. |

Loss-Free Continuous Coverage Credit**Premium Summary**

Total Annual Premium for Property and Liability Coverages: . . . . .	\$	19,440.00
Full Pay Discount . . . . .	\$	1,939.00
<b>Total Annual Premium with Full Pay:</b> . . . . .	<b>\$</b>	<b>17,501.00</b>



## BUSINESSOWNERS POLICY | POLICY CHANGE DECLARATIONS

Effective Date <b>August 10, 2022</b>	Policy Period (12:01 a.m. standard time) <b>06/01/2022 TO 06/01/2023</b>	Policy Number <b>BO-11322768</b>
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Named Insured and Mailing Address:

**FAIRVIEW SHORES CONDOMINIUM ASSOCIATION  
8900 N CLEARWATER DR  
ZEELAND MI 49464-9227**

Payment Plan: **Full Pay**  
 Payment Method: **Manual**  
 Account Number: **1000888909**  
 Billing Account Number: **1000888909-01**  
 Agent: **NOLAN KAMER LUTCF,CIC,CLU**  
**400 136TH AVE**  
**HOLLAND MI 49424-2923**  
**616-396-4676**  
[nolan.kamer@fbinsmi.com](mailto:nolan.kamer@fbinsmi.com)

*For 24-hour claim reporting, call 877-FBINSMI (324-6764) or visit our website at [FarmBureauInsurance.com](http://FarmBureauInsurance.com).*

**This policy is exempt from the filing requirements of section 2236 of Michigan's Insurance Code of 1956, as amended, 1956 PA 218, MCL 500.2236.**

In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy. This policy consists of the following Coverage Parts. The premium may be subject to adjustment.

### Premium Impact Resulting from this Policy Change

Your premium was not affected by this change.

### Description of Business

<u>Business Type</u> APARTMENT CONDOMINIUM ASSOCIATION	<u>Type of Legal Entity</u> NONPROFIT CORPORATION
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### Description of Premises

<u>Loc. No.</u>	<u>Location Address</u>	<u>Protection Class</u>									
1	8900 N CLEARWATER DR, ZEELAND, MI 49464-9227	5									
	<table border="0" style="width: 100%;"> <tr> <td style="width: 33%;"><u>Bldg. No.</u></td> <td style="width: 33%;"><u>Occupancy</u></td> <td style="width: 33%;"><u>Construction</u></td> </tr> <tr> <td>1</td> <td>Apartment Condominium Association</td> <td>Frame Construction</td> </tr> <tr> <td colspan="3">Building Description: 8903, 8905 N CLEARWATER DR</td> </tr> </table>	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>	1	Apartment Condominium Association	Frame Construction	Building Description: 8903, 8905 N CLEARWATER DR			
<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>									
1	Apartment Condominium Association	Frame Construction									
Building Description: 8903, 8905 N CLEARWATER DR											
	<table border="0" style="width: 100%;"> <tr> <td style="width: 33%;"><u>Bldg. No.</u></td> <td style="width: 33%;"><u>Occupancy</u></td> <td style="width: 33%;"><u>Construction</u></td> </tr> <tr> <td>2</td> <td>Apartment Condominium Association</td> <td>Frame Construction</td> </tr> <tr> <td colspan="3">Building Description: 8907, 8909, 8911, 8913 N CLEARWATER DR</td> </tr> </table>	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>	2	Apartment Condominium Association	Frame Construction	Building Description: 8907, 8909, 8911, 8913 N CLEARWATER DR			
<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>									
2	Apartment Condominium Association	Frame Construction									
Building Description: 8907, 8909, 8911, 8913 N CLEARWATER DR											
	<table border="0" style="width: 100%;"> <tr> <td style="width: 33%;"><u>Bldg. No.</u></td> <td style="width: 33%;"><u>Occupancy</u></td> <td style="width: 33%;"><u>Construction</u></td> </tr> <tr> <td>3</td> <td>Apartment Condominium Association</td> <td>Frame Construction</td> </tr> <tr> <td colspan="3">Building Description: 8923, 8925, 8927, 8929 N CLEARWATER DR</td> </tr> </table>	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>	3	Apartment Condominium Association	Frame Construction	Building Description: 8923, 8925, 8927, 8929 N CLEARWATER DR			
<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>									
3	Apartment Condominium Association	Frame Construction									
Building Description: 8923, 8925, 8927, 8929 N CLEARWATER DR											
	<table border="0" style="width: 100%;"> <tr> <td style="width: 33%;"><u>Bldg. No.</u></td> <td style="width: 33%;"><u>Occupancy</u></td> <td style="width: 33%;"><u>Construction</u></td> </tr> <tr> <td>4</td> <td>Apartment Condominium Association</td> <td>Frame Construction</td> </tr> <tr> <td colspan="3">Building Description: 8933, 8935, 8937, 8939 N CLEARWATER DR</td> </tr> </table>	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>	4	Apartment Condominium Association	Frame Construction	Building Description: 8933, 8935, 8937, 8939 N CLEARWATER DR			
<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>									
4	Apartment Condominium Association	Frame Construction									
Building Description: 8933, 8935, 8937, 8939 N CLEARWATER DR											
	<table border="0" style="width: 100%;"> <tr> <td style="width: 33%;"><u>Bldg. No.</u></td> <td style="width: 33%;"><u>Occupancy</u></td> <td style="width: 33%;"><u>Construction</u></td> </tr> <tr> <td>5</td> <td>Apartment Condominium Association</td> <td>Frame Construction</td> </tr> <tr> <td colspan="3">Building Description: 8951, 8953, 8955, 8957 N CLEARWATER DR</td> </tr> </table>	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>	5	Apartment Condominium Association	Frame Construction	Building Description: 8951, 8953, 8955, 8957 N CLEARWATER DR			
<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>									
5	Apartment Condominium Association	Frame Construction									
Building Description: 8951, 8953, 8955, 8957 N CLEARWATER DR											

## BUSINESSOWNERS POLICY | POLICY CHANGE DECLARATIONS

### Description of Premises continued

Loc. No.	Location Address		Protection Class
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	6	Apartment Condominium Association	Frame Construction
	Building Description: 1803, 1801, 1799, 1797 W CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	7	Apartment Condominium Association	Frame Construction
	Building Description: 1725, 1723, 1721, 1719 W CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	8	Apartment Condominium Association	Frame Construction
	Building Description: 1689, 1687, 1685, 1683 W CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	9	Apartment Condominium Association	Frame Construction
	Building Description: 1673, 1671, 1669, 1667 W CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	10	Apartment Condominium Association	Frame Construction
	Building Description: 1661, 1659 W CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	11	Apartment Condominium Association	Frame Construction
	Building Description: 1653, 1651, 1649, 1647 W CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	12	Apartment Condominium Association	Frame Construction
	Building Description: 8966, 8964, 8962, 8960 S CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	13	Apartment Condominium Association	Frame Construction
	Building Description: 8950, 8948 S CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	14	Apartment Condominium Association	Frame Construction
	Building Description: 8924, 8922, 8920, 8918 S CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	15	Apartment Condominium Association	Frame Construction
	Building Description: 8906, 8904, 8902, 8900 S CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	16	Apartment Condominium Association	Frame Construction
	Building Description: 8878, 8876 S CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	17	Apartment Condominium Association	Frame Construction
	Building Description: 8862, 8860, 8858, 8856 S CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	18	Apartment Condominium Association	Frame Construction
	Building Description: 8848, 8850 N CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	19	Apartment Condominium Association	Frame Construction
	Building Description: 8868, 8870, 8872, 8874 PENINSULA CT		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	20	Apartment Condominium Association	Frame Construction
	Building Description: 8876, 8878, 8880, 8882 PENINSULA CT		

## BUSINESSOWNERS POLICY | POLICY CHANGE DECLARATIONS

### Description of Premises continued

Loc. No.	Location Address		Protection Class
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	21	Apartment Condominium Association	Frame Construction
	Building Description: 8873, 8871, 8869 PENINSULA CT		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	22	Apartment Condominium Association	Frame Construction
	Building Description: 8890, 8892 N CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	23	Apartment Condominium Association	Frame Construction
	Building Description: 8896, 8898, 8900, 8902 N CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	24	Apartment Condominium Association	Frame Construction
	Building Description: 8910, 8912, 8914, 8916 N CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	25	Apartment Condominium Association	Frame Construction
	Building Description: 8928, 8930 N CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	26	Apartment Condominium Association	Frame Construction
	Building Description: 8940, 8942 N CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	27	Apartment Condominium Association	Frame Construction
	Building Description: 1726, 1724, 1722, 1720 W CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	28	Apartment Condominium Association	Frame Construction
	Building Description: 1690, 1688 W CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	29	Apartment Condominium Association	Frame Construction
	Building Description: 1678, 1676, 1674, 1672 W CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	30	Apartment Condominium Association	Frame Construction
	Building Description: 1666, 1664 W CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	31	Apartment Condominium Association	Frame Construction
	Building Description: 1660, 1658, 1656, 1654 W CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	32	Apartment Condominium Association	Frame Construction
	Building Description: 1634, 1632 W CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	33	Apartment Condominium Association	Frame Construction
	Building Description: 8921, 8919, 8917, 8915 S CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	34	Apartment Condominium Association	Frame Construction
	Building Description: 8901, 8899 S CLEARWATER DR		
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>
	35	Apartment Condominium Association	Frame Construction
	Building Description: 8879, 8877, 8875, 8873 S CLEARWATER DR		

## BUSINESSOWNERS POLICY | POLICY CHANGE DECLARATIONS

### Description of Premises continued

Loc. No.	Location Address	Occupancy	Construction	Protection Class
	<u>Bldg. No.</u>			
	36	Apartment Condominium Association	Frame Construction	
	Building Description: 1639, 1641 S CLEARWATER DR			
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>	
	37	Apartment Condominium Association	Frame Construction	
	Building Description: 1651, 1653, 1655 1657 S CLEARWATER DR			
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>	
	38	Apartment Condominium Association	Frame Construction	
	Building Description: 1665, 1667 S CLEARWATER DR			
	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>	
	39	Apartment Condominium Association	Frame Construction	
	Building Description: SHED			

### Property Coverage

Blanket	Building	<u>Limit of Insurance</u>
		\$ 27,978,025

Loc No.	Bldg. No.	Type of Property*	Valuation Method **	<u>Limit of Insurance</u>	<u>Deductible</u>	Building Annual Increase Percentage
1	1	Building	RC	\$ INCLUDED	\$ 5,000	2%
		Condominiums - Residential Condominium (Association risk only)				
1	2	Building	RC	\$ INCLUDED	\$ 5,000	2%
		Condominiums - Residential Condominium (Association risk only)				
1	3	Building	RC	\$ INCLUDED	\$ 5,000	2%
		Condominiums - Residential Condominium (Association risk only)				
1	4	Building	RC	\$ INCLUDED	\$ 5,000	2%
		Condominiums - Residential Condominium (Association risk only)				
1	5	Building	RC	\$ INCLUDED	\$ 5,000	2%
		Condominiums - Residential Condominium (Association risk only)				
1	6	Building	RC	\$ INCLUDED	\$ 5,000	2%
		Condominiums - Residential Condominium (Association risk only)				
1	7	Building	RC	\$ INCLUDED	\$ 5,000	2%
		Condominiums - Residential Condominium (Association risk only)				
1	8	Building	RC	\$ INCLUDED	\$ 5,000	2%
		Condominiums - Residential Condominium (Association risk only)				
1	9	Building	RC	\$ INCLUDED	\$ 5,000	2%
		Condominiums - Residential Condominium (Association risk only)				

**BUSINESSOWNERS POLICY | POLICY CHANGE DECLARATIONS****Property Coverage continued**

1	10	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	11	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	12	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	13	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	14	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	15	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	16	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	17	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	18	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	19	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	20	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	21	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	22	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	23	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	24	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	25	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	26	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%



## BUSINESSOWNERS POLICY | POLICY CHANGE DECLARATIONS

### Property Coverage continued

1	27	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	28	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	29	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	30	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	31	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	32	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	33	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	34	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	35	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	36	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	37	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	38	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%
1	39	Building Condominiums - Residential Condominium (Association risk only)	RC	\$ INCLUDED	\$ 5,000	2%

\*BPP = Business Personal Property      BPPY = Business Personal Property Permanent Yard Storage

\*\*RC = Replacement Cost      ACV = Actual Cash Value      FV = Functional Valuation

## BUSINESSOWNERS POLICY | POLICY CHANGE DECLARATIONS

### Liability Coverage Limits

	<u>Limit of Insurance</u>
Liability and Medical Expenses . . . . .	\$ 2,000,000
Personal and Advertising Injury . . . . .	INCLUDED
Medical Expenses (Per Person) . . . . .	\$ 10,000
Damage to Premises Rented to You (Each Occurrence) . . . . .	\$ 50,000
Other than Products-Completed Operations Aggregate Limit . . . . .	\$ 4,000,000
Products-Completed Operations Aggregate Limit . . . . .	\$ 4,000,000

### Classification

<u>Loc. No.</u>	<u>Bldg. No.</u>	<u>Classification</u>	<u>Class Code</u>	<u>Premium Basis</u>	<u>Exposure</u>
1	1	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	2	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	3	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	4	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	5	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	6	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	7	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	8	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	9	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	10	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	11	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	12	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	13	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	14	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A

## BUSINESSOWNERS POLICY | POLICY CHANGE DECLARATIONS

### Classification continued

Loc. No.	Bldg. No.	Classification	Class Code	Premium Basis	Exposure
1	15	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	16	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	17	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	18	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	19	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	20	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	21	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	22	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	23	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	24	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	25	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	26	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	27	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	28	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	29	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	30	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	31	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	32	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	33	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A

**BUSINESSOWNERS POLICY | POLICY CHANGE DECLARATIONS****Classification continued**

<u>Loc. No.</u>	<u>Bldg. No.</u>	<u>Classification</u>	<u>Class Code</u>	<u>Premium Basis</u>	<u>Exposure</u>	
1	34	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$	N/A
1	35	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$	N/A
1	36	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$	N/A
1	37	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$	N/A
1	38	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$	N/A
1	39	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$	N/A

**BUSINESSOWNERS POLICY | POLICY CHANGE DECLARATIONS****Broadening Endorsement Summary**

The below coverages are included in the Broadening Endorsement attached to this policy.

<u>Item</u>	<u>Description</u>
Building Glass Coverage	\$50 Deductible
Business Income - Civil Authority - Waiting Period	No Waiting Period
Business Waiting Period	No Waiting Period
Electronic Data Liability - Limited Coverage	\$5,000
Employee Dishonesty	\$5,000
Fine Arts	\$500
Forgery and Alteration	\$5,000
Incidental Malpractice Liability	Included within Business Liability Limits
Inventory and Loss Appraisal	\$5,000
Money and Securities	\$5,000 on-premises \$5,000 off-premises
Newly Acquired or Constructed Property - Period of Coverage	90-days
Newly Acquired or Constructed Property - Business Income and Extra Expense Coverage	Extends coverage provided by Business Income and Extra Expense to Newly Acquired or Constructed Property
Outdoor Property	\$10,000
Premises Damage from Burglary	Covered peril
Premises Boundary	Increased 1,000 feet
Preservation of Property	No time period
Rekeying of Locks; Lock Replacement	\$500
Reward Payment	\$5,000
Service Buildings and Incidental Structures	\$5,000
Spoilage	\$1,000
Utility Services - Direct Damage	\$2,500
Utility Services - Time Element	\$2,500

The limits shown above replace the limits provided in your Businessowners Coverage Form, BP 00 03, or are additional coverages added to your Businessowners Policy. If the same coverage with a limit equal to or higher than the limit shown above appears elsewhere in this policy, that limit replaces and is not in addition to the limit shown above.

# BUSINESSOWNERS POLICY | POLICY CHANGE DECLARATIONS

## Section I - Property Coverages

Loc. No.	Bldg. No.		Limit of Insurance
		Ordinance or Law Coverage (BP 04 46 07 13)	
1	1	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 488,475
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	2	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	3	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	4	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	5	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	6	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	7	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	8	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	

## BUSINESSOWNERS POLICY | POLICY CHANGE DECLARATIONS

### Section I - Property Coverages continued

Loc. No.	Bldg. No.		<u>Limit of Insurance</u>
1	9	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	10	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 488,475
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	11	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	12	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	13	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 488,475
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	14	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	15	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	16	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 488,475
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	17	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	

## BUSINESSOWNERS POLICY | POLICY CHANGE DECLARATIONS

### Section I - Property Coverages continued

Loc. No.	Bldg. No.		<u>Limit of Insurance</u>
1	18	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 488,475
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	19	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	20	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	21	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 698,461
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	22	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 488,475
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	23	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	24	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	25	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 488,475
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	26	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 488,475
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	



## BUSINESSOWNERS POLICY | POLICY CHANGE DECLARATIONS

### Section I - Property Coverages continued

Loc. No.	Bldg. No.		<u>Limit of Insurance</u>
1	27	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	28	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 488,475
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	29	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	30	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 488,475
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	31	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	32	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 488,475
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	33	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	34	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 488,475
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	35	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	

## BUSINESSOWNERS POLICY | POLICY CHANGE DECLARATIONS

### Section I - Property Coverages continued

Loc. No.	Bldg. No.		<u>Limit of Insurance</u>
1	36	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 488,475
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	37	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 888,518
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	38	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 488,475
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	39	<input checked="" type="checkbox"/> Coverage 1 . . . . .	\$ 5,000
		<input type="checkbox"/> Coverage 2 . . . . .	N/A
		<input type="checkbox"/> Coverage 3 . . . . .	N/A
		<input checked="" type="checkbox"/> Coverages 2 and 3 Combined . . . . .	\$ 50,000
		Business Income and Extra Expense <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
1	ALL	Water Back-Up and Sump Overflow (BP 04 53 07 13)	
		Covered Property Annual Aggregate . . . . .	\$ 100,000
		Business Income And Extra Expense Annual Aggregate . . . . .	\$ 5000
ALL	ALL	Computer Fraud and Funds Transfer Fraud (BP 05 47 07 13) . . . . .	\$ 100,000
		Changes - Limited Fungi Coverage (Revised Limit) (BP 05 76 01 10)	
ALL	ALL	Revised Limit: . . . . .	\$ 15,000
		Separate Premises or Locations Option: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
		Business Income/Extra Expense - Revised Number of Days: 30	
ALL	ALL	Equipment Breakdown Coverage (GN 66 10 07 20)	
ALL	ALL	Removal of Insurance-to-Value Provision (BP 04 83 01 10)	
ALL	ALL	Employee Dishonesty . . . . .	\$ 100,000
ALL	ALL	Forgery or Alteration . . . . .	\$ 100,000
ALL	ALL	Business Income Ordinary Payroll Expenses	
		Increased Number of Days: 60	
ALL	ALL	Business Income - Extended Business Income	
		Increased Number of Days: 60	
		Outdoor Signs	
1	ALL	Increased Limit . . . . .	\$ 5,000

### Section II - Liability Coverages

Hired Auto and Non-Owned Auto Liability (BP 04 04 01 10)

Hired Auto Liability - Premium: \$39.00

Non-Owned Auto Liability - Premium: \$68.00

Electronic Data Liability - Limited Coverage (BP 05 95 05 14)

Loss of Electronic Data Limit: \$5,000

### Coverages/Endorsements that Apply to Section I and/or Section II

Businessowners Coverage Form (BP 00 03 07 13)

**BUSINESSOWNERS POLICY | POLICY CHANGE DECLARATIONS****Coverages/Endorsements that Apply to Section I and/or Section II continued**

Michigan Changes (BP 01 36 09 17)

Broadening Endorsement (GN 66 14 07 20)

Disclosure Pursuant to Terrorism Risk Insurance Act (BP 05 15)

CAP on Losses from Certified Acts of Terrorism (BP 05 23 01 15)

Exclusion of Certified Acts of Terrorism Involving Nuclear, Biological, Chemical or Radiological Terrorism; CAP on Covered Certified Acts Losses (BP 05 26 01 15)

Exception Covering Certain Fire Losses applies to property located at: **MICHIGAN**

Exclusion of Punitive Damages Related to a Certified Act of Terrorism (BP 05 42 01 15)

Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act) (BP 05 64 01 15)

The Exception Covering Certain Fire Losses (Paragraph B.2.) applies to property located in the following state(s): **MICHIGAN**

Condominium Association Coverage (BP 17 01 07 13)

**Limitations/Exclusions**

Employment-Related Practices Exclusion (BP 04 17 01 10)

Communicable Disease Exclusion (BP 14 86 07 13)

Exclusion - Silica or Silica-Related Dust (BP 05 17 01 06)

Exclusion - Unmanned Aircraft (BP 15 11 12 16)

☐ Bodily Injury and Property Damage      ☐ Personal and Advertising Injury

**BUSINESSOWNERS POLICY | POLICY CHANGE DECLARATIONS****Cyber Liability**

Named Insured: FAIRVIEW SHORES CONDOMINIUM ASSOCIATION	Transaction Effective Date: AUGUST 10, 2022	Policy Number: BO-11322768
Agent Name: NOLAN KAMER LUTCF,CIC,CLU		Agent Number: 4331
<p style="text-align: center;"><b>NOTICE</b></p> <ul style="list-style-type: none"><li>• <b>INSURING AGREEMENTS (A)(1) THROUGH (A)(4) ARE CLAIMS-MADE AND REPORTED COVERAGES. EXCEPT TO SUCH EXTENT AS MAY OTHERWISE BE PROVIDED HEREIN, THESE INSURING AGREEMENTS ARE LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS OR SUITS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE ENDORSEMENT PERIOD AND REPORTED IN WRITING TO THE INSURER PURSUANT TO THE TERMS HEREIN.</b></li><li>• <b>INSURING AGREEMENTS (B)(1) THROUGH (B)(4) ARE EVENT-DISCOVERED AND REPORTED COVERAGES. EXCEPT TO SUCH EXTENT AS MAY OTHERWISE BE PROVIDED HEREIN, THESE INSURING AGREEMENTS ARE LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS FOR EVENTS THAT ARE DISCOVERED DURING THE ENDORSEMENT PERIOD AND REPORTED IN WRITING TO THE INSURER PURSUANT TO THE TERMS HEREIN.</b></li><li>• <b>THE LIMIT OF LIABILITY AVAILABLE TO PAY JUDGMENTS OR SETTLEMENTS UNDER THIS CYBER LIABILITY COVERAGE SHALL BE REDUCED BY AMOUNTS INCURRED FOR DEFENSE COSTS.</b></li></ul>		
Item 1. Limits of Liability per Insuring Agreement:		
(A) THIRD PARTY LIABILITY INSURING AGREEMENTS		
(1) Multimedia Liability:	\$50,000	
(2) Security and Privacy Liability:	\$50,000	
(3) Privacy Regulatory Defense and Penalties:	\$50,000	
(4) PCI DSS Liability:	\$50,000	
(B) FIRST PARTY INSURING AGREEMENTS		
(1) Breach Event Costs:	\$50,000	
(2) BrandGuard®:	\$50,000	
(3) System Failure:	\$50,000	
(4) Cyber Extortion:	\$50,000	
Item 2. Maximum Aggregate Limit of Liability:	\$50,000	
Item 3. Endorsement Period:	From: 06/01/2022 To: 06/01/2023	
Item 4. Retroactive Date:	Full Unknown Prior Acts Coverage	
Item 5. Cyber Liability Extended Reporting Period:	Not Applicable	

**Endorsement that Applies**

Cyber Liability (GN 66 06)

**BUSINESSOWNERS POLICY | POLICY CHANGE DECLARATIONS****Condominiums, Co-ops, Associations - Directors and Officers Liability**

Named Insured: FAIRVIEW SHORES CONDOMINIUM ASSOCIATION	Transaction Effective Date: AUGUST 10, 2022	Policy Number: BO-11322768
Agent Name: NOLAN KAMER LUTCF,CIC,CLU		Agent Number: 4331
<p style="text-align: center;"><b>NOTICE</b></p> <ul style="list-style-type: none"><li>• <b>THIS IS A CLAIMS-MADE AND REPORTED COVERAGE. EXCEPT TO SUCH EXTENT AS MAY OTHERWISE BE PROVIDED HEREIN, THIS CONDOMINIUMS, CO-OPS, ASSOCIATIONS - DIRECTORS AND OFFICERS LIABILITY (D&amp;O) COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS OR SUITS THAT ARE FIRST MADE AGAINST THE INSURED(S) DURING THE D&amp;O COVERAGE PERIOD AND REPORTED IN WRITING TO THE INSURER PURSUANT TO THE TERMS HEREIN. VARIOUS PROVISIONS IN THIS D&amp;O ENDORSEMENT RESTRICT COVERAGE. PLEASE READ THE ENTIRE CONDOMINIUMS, CO-OPS, ASSOCIATIONS - DIRECTORS AND OFFICERS LIABILITY ENDORSEMENT CAREFULLY TO DETERMINE RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED.</b></li><li>• <b>THE D&amp;O AGGREGATE LIMIT AVAILABLE TO PAY JUDGEMENTS OR SETTLEMENTS UNDER THIS CONDOMINIUMS, CO-OPS, ASSOCIATIONS - DIRECTORS AND OFFICERS LIABILITY ENDORSEMENT SHALL BE REDUCED BY AMOUNTS INCURRED FOR DEFENSE COSTS.</b></li></ul>		
Named Association: FAIRVIEW SHORES CONDOMINIUMS		
D&O Coverage Period:	From: 06/01/2022 To: 06/01/2023	At 12:01 a.m. standard time at your mailing address shown on the first page of the Declarations for this policy.
D&O Aggregate Limit:	\$2,000,000	
D&O Deductible:	\$5,000	
Pending or Prior Litigation Date:		
D&O Retroactive Date:		If no date is shown, "we" will consider the D&O Retroactive Date to be the date of organization of the "named insured".

**Endorsement that Applies**

Condominiums, Co-ops, Associations - Directors and Officers Liability (BP 17 24 01 10)

**BUSINESSOWNERS POLICY | POLICY CHANGE DECLARATIONS****Property and Liability Forms and Endorsements**

The following, together with the Businessowners Policy (form BP 00 03) and the most current Declarations, make up your policy. The symbol "✓" beside a Form Number indicates that the Form is enclosed with this mailing.

BP 00 03 07 13	BP 15 11 12 16	BP 17 24 01 10	BP 04 17 01 10
BP 04 04 01 10	BP 01 36 09 17	BP 04 83 01 10	BP 05 76 01 10
BP 05 15 12 20	BP 05 23 01 15	BP 05 42 01 15	BP 14 86 07 13
BP 05 26 01 15	BP 05 64 01 15	BP 05 17 01 06	BP 05 47 07 13
BP 04 53 07 13	BP 17 01 07 13	BP 04 46 07 13	BP 05 95 05 14
GN 66 14 07 20	GN 66 10 07 20	GN 66 06 07 20	