



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

12/16/2020

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY Insurance Warehouse 4294 Dahlberg Drive, Ste 100 Golden Valley MN 55422		PHONE (A/C, No, Ext): 612-354-2040	COMPANY Auto-Owners Insurance PO Box 30660 Lansing, MI 48909	
FAX (A/C, No): 612-688-6055	E-MAIL ADDRESS: associations@myinsurancewarehouse.com			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #:				
INSURED The Essex on the Park Owners' Association c/o FirstService Residential 8100 Old Cedar Avenue South, Suite 300 Bloomington MN 55425		LOAN NUMBER	POLICY NUMBER 08465345	
		EFFECTIVE DATE 12/27/2020	EXPIRATION DATE 12/27/2021	<input type="checkbox"/> CONTINUED UNTIL <input type="checkbox"/> TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION 445 Wacouta St St. Paul, MN 55101 Master policy includes 38 units.
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION	PERILS INSURED	BASIC	BROAD	<input checked="" type="checkbox"/> SPECIAL	AMOUNT OF INSURANCE	DEDUCTIBLE
COVERAGE / PERILS / FORMS						
Buildings & Structures (Replacement Cost)					\$11,280,000	\$10,000
Original Specifications & Owner Installed Betterments and Improvements					INCLUDED	AOP per occurrence
Ordinance or Law, Coverage A, B & C					INCLUDED	
Equipment Breakdown					INCLUDED	
Liability, Each Occurrence					\$1,000,000	
Liability, General Aggregate					\$2,000,000	Wind/Hail
Directors & Officers Coverage					\$1,000,000	\$10,000 per occurrence
Crime Coverage					\$175,000	
Umbrella Coverage					\$5,000,000	

REMARKS (Including Special Conditions)

All-In Coverage; Separation of Insureds - Included; Inflation Guard Factor Building 1.000; 10 days written notice of cancellation or change; FirstService Residential included as Additional Insured under the General Liability, Fidelity/Crime and Directors & Officers policies;

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

NAME AND ADDRESS **FOR INFORMATION ONLY**	<input type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE		
	LOAN #		
	AUTHORIZED REPRESENTATIVE <i>Eric Skarnes</i>		



The Essex on the Park Owners' Association

The Board of Directors for The Essex on the Park Owners' Association have elected to use Auto-Owners Insurance Company for the master insurance coverage with a policy period of 12/27/2020 to 12/27/2021. This policy includes Building Coverage at a limit of \$11,280,000 and provides coverage for fixtures and interior finishing's of individual units. Please see association declarations for specific covered and excluded items.

The deductibles on the policy are as follows:
\$10,000 per occurrence AOP (All Other Perils)
\$10,000 per occurrence for wind/hail

Coverage provisions and limitations are listed within the policy. ***The Master Policy Deductible shown above is for all covered losses and it is possible you could be held responsible to pay the deductible.** Any damage under the deductible amount will not be covered under the association's policy as well as any personal property owned by you.

In order to adequately protect yourself, it is essential that you purchase an HO-6 policy from your personal agent to cover this deductible. We recommend you maintain at least **\$10,000** of Loss Assessment coverage, Coverage A/Building Coverage and Sewer & Drain Back-up coverage on your HO-6. Make sure your HO-6 homeowner's carrier does not limit the amount of recovery for this deductible in the event you are responsible for it.

It is important that you consult with your personal lines agent to make sure that your HO-6 policy will cover Association deductible assessments up to the level of Loss Assessment coverage that you purchase. Your HO-6 will also provide coverage for your personal contents and liability among other things. It is also important to consult with your agent if you are renting your unit to others. An HO-6 policy that is not properly endorsed to cover the rental exposure will not pay your claim.

For questions regarding the Master Policy or to request a Certificate of Insurance please email associations@myinsurancewarehouse.com. To get a quote on your HO-6 policy, please call our Customer Service Team, at 612-354-2040 or email service@myinsurancewarehouse.com.

Sincerely,

Eric Skarnes

President