



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
03/07/2023

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 LIC #20532384 Insurance Warehouse 4294 Dahlberg Dr Suite 100 Minneapolis, MN 55422	PHONE (A/C, No, Ext): 1-763-390-0398	COMPANY Auto-Owners Insurance PO Box 30660 Lansing, MI 48909
FAX (A/C, No):	E-MAIL ADDRESS:	
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 12/27/22	EXPIRATION DATE 12/27/23
	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:		

PROPERTY INFORMATION

LOCATION/DESCRIPTION
445 Wacouta St, 8th Street
St. Paul, MN 55101

Special Form - 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

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Buildings & Structures (100% Replacement Cost)	11,629,700	10,000
Original Specifications & Owner Installed Betterments and Improvements	INCLUDED	AOP
Ordinance or Law, Coverage A, B & C	INCLUDED	per
Equipment Breakdown	INCLUDED	occurrence
Liability, Each Occurrence (Auto Owners; 12/27/2022-12/27/2023)	1,000,000	
Liability, General Aggregate (Auto Owners; 12/27/2022-12/27/2023)	2,000,000	
Directors & Officers Coverage (CNA; \$1,000 Deductible; 12/27/2022-12/27/2023)	1,000,000	
Crime Coverage (Nova Casualty; \$1,000 Deductible; 12/27/2022-12/27/2023)	350,000	
Umbrella Coverage (SiriusPoint; 12/27/2022-12/27/2023)	5,000,000	
Wind/Hail Coverage - Deductible \$10,000 per occurrence	INCLUDED	
Water Damage & Ice Dams Coverage - Deductible \$10,000 per occurrence	INCLUDED	

REMARKS (Including Special Conditions)

Hannah Whitney

Worker Compensation Coverage including Volunteers (PMA: 500/500/500; Deductible: N/A; 12/27/2022-12/27/2023)
All-In Coverage;
Separation of Insureds - Included;
Inflation Guard Factor Building 1.143;
10 days written notice of cancellation or change;
FirstService Residential included as Additional Insured under the General Liability, Fidelity/Crime and D&O 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 Farmers Insurance 1434 Yankee Doodle Rd Eagan, MN 55121 USA	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	
	LOAN #	
	AUTHORIZED REPRESENTATIVE <i>Eric Skarnas</i>	