

Coverage Summary

3625 Bryant Condominium



Presented on: March 3, 2021

Presented by: Dick Devine

Named Insureds

First Named Insured
3625 Bryant Condominium

In general, the First Named Insured shown in the declarations has the following rights and responsibilities under the policy. (For complete information see the Common Policy Conditions attached to your policy)

- Cancellation Notice will be mailed only to the First Named Insured
- Only the First Named Insured is authorized to make changes in the terms of the policy
- Premium payment - The First Named Insured is responsible for the payment of all premiums
- Refunds - Any refunds will be made payable to the First Named Insured

Location Schedule

Loc #	Bldg #	Address	Description
1	1	3625 Bryant Ave S Minneapolis, MN 55409-1192	Condominiums-Residential -(Assoc.Risk Only)

Policy Information

Company	Coverage	Policy Number	Eff Date	Exp Date	Premium	AM Best Rating
The Cincinnati Insurance Co	Property	ENP 0155496	9/15/2020	9/15/2021	\$5,261	

Location Schedule

Loc #	Bldg #	Address	Description
1	1	3625 Bryant Ave S Minneapolis, MN 55409-1192	Condominiums-Residential - (Assoc.Risk Only)

Coverage Detail

Loc #	Bldg #	Subject	Amount	Ded	Co-Ins %	Val	Cause of Loss
1	1	Building	\$926,000	\$2,500	100%	R	Special
1	1	Systems Breakdown - Basic					Special
1	2	Building (Garage)	\$60,000	\$2,500	100%	R	Special

Definitions		
Val = Valuation	Co-Ins % = Coinsurance Percentage	Ded = Deductible
R = Replacement Cost	L = Actual Loss Sustained	A = Actual Cash Value

Building and personal property coverage limits are estimates only and were arrived at based on information provided by the policyholder and/or industry standard software used to estimate replacement costs. The actual cost to rebuild the structure or replace the personal property may exceed the policy limits, especially in circumstances where a catastrophic event has disrupted the normal supply of materials, labor, and resources. The agency makes no assurances or guarantees that the policy limits provided will be adequate to rebuild the structure or replace personal property. If there is doubt about the adequacy of the policy limits, the policyholder should obtain a professional appraisal and/or obtain the services of a qualified company or builder who is able to provide replacement cost estimates.

Policy Information

Company	Coverage	Policy Number	Eff Date	Exp Date		
The Cincinnati Insurance Co	General Liability	ENP 0155496	9/15/2020	9/15/2021		

Coverage Detail

Coverage is Occurrence

Coverage	Limits
General Aggregate	\$1,000,000
Products / Completed Operations Aggregate	\$1,000,000
Each Occurrence	\$1,000,000
Personal and Advertising Injury	\$1,000,000
Fire Damage (Any One Fire)	\$100,000
Medical Expense (Any One Person)	\$5,000

Additional Coverages

Description	Limit	Deductible
Condo Homeowner Assoc Wrongful Acts	1,000,000	

Exposures & Location

Loc #	Class Code	Classification	Exposure	Rate
1	62003	Condominiums-Residential -(Assoc.Risk Only)	5 (U)	\$20.614

Code	Description	Code	Description	Code	Description
(S)	GROSS SALES – PER \$1,000 Sales	(P)	PAYROLL – PER \$1,000 Payroll	(M)	ADMISSIONS – PER 1,000 Admissions
(A)	AREA – PER 1,000 Square feet	(C)	TOTAL COST – PER \$1,000 Cost	(U)	UNIT – Per Unit
(T)	Other				

Exposures are subject to final audit

Named Insured: 3625 Bryant Condominium _____

Title: _____

Signature: _____

Date: _____

Printed Name: _____

When to Notify Your Horizon Agency Representative

It is important that we are advised of changes in your operations which may have a bearing on the validity and/or adequacy of your insurance. Examples of the types of changes to make us aware of may include:

- Any incidents that you are made aware of that could potentially result in a liability claim against you
- Changes in any operations such as expansion to another state, new products, or new applications of existing products
- Any expected entrance into or increased foreign activities
- Mergers and/or acquisition of new companies
- Any newly assumed contractual liability, granting of immunities or hold harmless agreements
- Circumstances which may require an increased liability insurance limit
- Any changes or alterations in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc.
- Immediate advice of any changes to autos or scheduled equipment such as contractors' equipment, electronic data processing, etc.
- Property of yours that is in transit (unless insurance was previously arranged)
- Any newly purchased, constructed or occupied, or changes to existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc.

Maintaining prompt communication about your business with us is one of the keys to having an effective insurance program.

CSR24

On Demand Customer Services

Horizon Agency, Inc. now offers you an enhanced customer service experience by introducing new online service options available from your computer or mobile device.

These services are available at no additional cost! Services include:

- View and reprint Auto ID cards
- View critical policy information
- Request policy changes
- Access your agent's direct contact information
- Review and download account documents
- Issue certificate of insurance
- Maintain and manage an up-to-date list of certificate holders
- Report claims online with the option to upload pictures and related claims documentation
- Receive documented confirmation of all activity conducted online
- Review Claim Information

Access the information and services you need, when you need it, no matter where you are. Call us at 942-944-2929 for more information.