

**DANIEL J PUMPER**

1220 7TH STREET STE A  
FARIBAULT MN 55021

0000000027

BP 6013263 04

COLONY VILLAGE OF DIAMOND PATH  
ASSOCIATION, INC  
6970 151ST ST W  
APPLE VALLEY MN 55124-6979

**IMPORTANT INFORMATION ABOUT YOUR  
ENCLOSED RENEWAL OFFER DOCUMENTS**

0000002125

Thank you for allowing us to continue to serve your insurance needs.

Your renewal offer documents are included with this notice. They consist of your new declaration page(s), along with any new or amended endorsements. In an effort to reduce the amount of paper sent to you, we are only including those policy materials that are required for renewal or have changed for this renewal period. Your new declaration page(s) list the policy forms and endorsements applicable to your renewal policy. The forms or endorsements listed, but not enclosed with this renewal, can be located in your current or prior policy.

You may request a copy of your complete policy at any time through your Farm Bureau agent or the Commercial Call Center at 800-526-7270. You may also contact your agent with any questions about this notice or your specific insurance coverage.

We appreciate your business and look forward to continuing to serve you.

**NOTICE CONCERNING POLICYHOLDER RIGHTS IN AN INSOLVENCY UNDER THE MINNESOTA INSURANCE GUARANTY ASSOCIATION LAW**

The financial strength of your insurer is one of the most important things for you to consider when determining from whom to purchase a property or liability insurance policy. It is your best assurance that you will receive the protection for which you purchased the policy. If your insurer becomes insolvent, you may have protection from the Minnesota Insurance Guaranty Association as described below but to the extent that your policy is not protected by the Minnesota Insurance Guaranty Association or if it exceeds the guaranty association's limits, you will only have the assets, if any, of the insolvent insurer to satisfy your claim.

Residents of Minnesota who purchase property and casualty or liability insurance from insurance companies licensed to do business in Minnesota are protected, SUBJECT TO LIMITS AND EXCLUSIONS, in the event the insurer becomes insolvent. This protection is provided by the Minnesota Insurance Guaranty Association.

**Minnesota Insurance Guaranty Association  
7600 Parklawn Avenue, Suite #329  
Edina, MN 55435  
952.831.1908 FAX 952.831.1973**

The maximum amount that the Minnesota Insurance Guaranty Association will pay in regard to a claim under all policies issued by the same insurer is limited to \$300,000. This limit does not apply to workers' compensation insurance. Protection by the guaranty association is subject to other substantial limitations and exclusions. If your claim exceeds the guaranty association's limits, you may still recover a part or all of that amount from the proceeds from the liquidation of the insolvent insurer, if any exist. Funds to pay claims may not be immediately available. The guaranty association assesses insurers licensed to sell property and casualty or liability insurance in Minnesota after the insolvency occurs. Claims are paid from the assessment.

THE PROTECTION PROVIDED BY THE GUARANTY ASSOCIATION IS NOT A SUBSTITUTE FOR USING CARE IN SELECTING INSURANCE COMPANIES THAT ARE WELL MANAGED AND FINANCIALLY STABLE. IN SELECTING AN INSURANCE COMPANY OR POLICY, YOU SHOULD NOT RELY ON PROTECTION BY THE GUARANTY ASSOCIATION.

THIS NOTICE IS REQUIRED BY MINNESOTA STATE LAW TO ADVISE POLICYHOLDERS OF PROPERTY AND CASUALTY INSURANCE POLICIES OF THEIR RIGHTS IN THE EVENT THEIR INSURANCE CARRIER BECOMES INSOLVENT. THIS NOTICE IN NO WAY IMPLIES THAT THE COMPANY CURRENTLY HAS ANY TYPE OF FINANCIAL PROBLEMS. ALL PROPERTY AND CASUALTY INSURANCE POLICIES ARE REQUIRED TO PROVIDE THIS NOTICE.

## IMPORTANT INFORMATION ABOUT YOUR POLICY

The loss settlement conditions of your policy have been updated. With respect to any arbitration or appraisal, language has been added to provide that we will not pay any interest except for the interest that accrues:

1. after we agree with you on the amount of the loss, or an appraisal or arbitration award is made; and
2. before we offer or make payment for the loss.

*Note: No coverage is provided by this notice nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.***

# BusinessMax<sup>®</sup>

**BUSINESS OWNERS POLICY**  
**SPECIALIZED COVERAGE FOR BUSINESS OWNERS**



Western Agricultural Insurance Company  
5400 University Ave. | West Des Moines, IA 50266-5997

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **AUTOMATIC TERMINATION ENDORSEMENT**

The following condition is added to this policy:

### **AUTOMATIC TERMINATION**

This policy shall be in effect, unless cancelled, for the policy period beginning on the effective date and terminating on the expiration date shown in the Declarations. If we offer to renew or continue this policy and you do not accept our offer by paying the required renewal or continuation premium when due, the policy will remain terminated without notice of cancellation or notice of any other kind.

## Premium Audit Process Frequently Asked Questions

### **How is the commercial liability premium calculated?**

The premium for liability coverage is based on gross sales, payroll or other similar measures of business activity. Since it's not possible to calculate the final activity level during the policy period, the initial premium is estimated based on anticipated amounts.

### **What is a premium audit?**

A premium audit is a review of business operations and records to determine the level of business activity – gross sales, payroll or other rating basis – that actually occurred during the policy period. This information is used to calculate the final policy premium. If the premium initially estimated is higher than the final policy premium, the excess premium will be credited back to your account or refunded to you. If the estimated premium is lower than the final policy premium, additional premium will be owed.

### **What information is needed for a premium audit?**

The information needed will depend on the type of policy and whether the premium is based on sales, payroll or other rating factor(s). Generally, this information will be contained in standard financial statements and accounting records, such as general ledgers, payroll journals and sales records.

### **Does the use of outside vendors or contractors affect my premium?**

Yes, if you use vendors or contractors, it is possible that you may be held liable for claims that result from the work they do for you. Therefore, if the vendor or contractor is uninsured, the following may apply:

- **Subcontractor or Vendor Costs** - The cost of the work done for you will be added to your policy and will be classified according to the type of work being performed. This could substantially increase your premium.
- **Uninsured Subcontractor or Vendor** - A vendor or contractor will be considered uninsured unless you have been issued certificates of insurance with liability insurance coverage that match or exceed your limits, up to \$1 million per occurrence and \$2 million aggregate that was maintained while work was being performed for you. It is very important that you obtain certificates of insurance from every vendor or contractor prior to every job performed for you or on your behalf, and have these certificates available at the time of a premium audit.

### **How are audits performed?**

Premium audits are conducted at the end of the policy period, and are done via phone or an on-site review of your business records. You will be contacted prior to the audit by letter or phone so you can prepare the appropriate financial documents and to ensure the audit appointment is convenient for you. There may also be times that we require financial records to be mailed, e-mailed or faxed to us. Regardless of how the audit is performed, representatives are available to assist you with any questions you may have about the process or the information being requested.

### **Does this notice change what's in my policy?**

No, this notice is not a part of your policy. It does not replace or change any provisions of your policy or endorsements. If there is a conflict between this notice and your policy, the provisions of your policy and any endorsements will take precedence.

### **Additional questions?**

Please don't hesitate to contact us with any questions about the premium audit process or if you would like a review of your audit results. Just call 800-526-7270 and we will be happy to help you.

We appreciate your business and the opportunity to serve as your insurance provider.

**BusinessMax<sup>®</sup>  
BUSINESSOWNERS POLICY DECLARATION**

**Policy Number** BP 6013263 04

**Policy Period** From 11/15/2020 To 11/15/2021

12:01 A.M. Standard Time at the Named Insured's Address

**Transaction** RENEWAL

**Customer #:** BPQ0125899

**Named Insured and Address**

 COLONY VILLAGE OF DIAMOND PATH  
 ASSOCIATION, INC  
 6970 151ST ST W  
 APPLE VALLEY MN 55124-6979

**Agent**

 DANIEL J PUMPER 0011298  
 1220 7TH STREET STE A  
 FARIBAULT MN 55021

**Telephone:** 507-331-2345

**Description of your business**

CONDO ASSOC

**Form of your business entity**

CORPORATION/OTHER

**In return for 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.**

Described Premises:

See attached schedule

Business Description:

See attached schedule

**PROPERTY COVERAGE LIMITS OF INSURANCE:**

See attached schedule

Buildings

See attached schedule

Business Personal Property

See attached schedule

Deductibles

See attached schedule

Optional Coverages

**LIABILITY AND MEDICAL EXPENSES COVERAGE:**

This policy contains aggregate limits; Refer to Section II. D. - Liability and Medical Expenses Limits of Insurance for details.

**Limits of Insurance**

Liability and Medical Expenses	\$ 1,000,000	Per Occurrence
Medical Expenses	\$ 5,000	Per Person
Damage To Premises Rented To You	\$ 50,000	Any One Premises
Other Than Products/Completed Operations	\$ 2,000,000	Aggregate
Products/Completed Operations	\$ 2,000,000	Aggregate

**TERRORISM PREMIUM** \$ Not Applicable

**MN - FIRE SAFETY SURCHARGE** \$ 90.10

**MN - FIREMAN'S RELIEF ASSOCIATION SURCHARGE** \$

**TOTAL ADVANCE PREMIUM** \$ 19,675.10

Policy is subject to Premium Audit

Audit Period: ANNUAL



**AUDITABLE LIABILITY EXPOSURE**

Coverage	Loc	Bldg	Class	Description	Exposure	Basis
----------	-----	------	-------	-------------	----------	-------

**LIABILITY AND MEDICAL EXPENSES ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 04 12 (04-17)	Limitation Of Coverage To Designated Premises, Project or Operation	Location: LOCATIONS LISTED ON THE DECLARATIONS Project: NOT APPLICABLE	
BP 04 17 (01-10)	Employment-Related Practices Exclusion		
BP 04 39 (07-02)	Abuse Or Molestation Exclusion		
BP 05 17 (01-06)	Exclusion-Silica Or Silica-Related Dust		
BP 05 77 (01-06)	Fungi Or Bacteria Exclusion (Liability)		
BP 05 98 (07-13)	Amendment Of Insured Contract Definition		
BP 10 05 (07-02)	Exclusion-Year 2000 Computer-Related And Other Electronic Problems		
BP 14 86 (07-13)	Communicable Disease Exclusion		
BP 15 04 (05-14)	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception		
FBBP4006 (01-10)	Asbestos Exclusion		
FBBP4007 (01-10)	Lead Liability Exclusion		
FBBP4017 (02-17)	Exclusion- Unmanned Aircraft		
FBIL4001 (01-10)	Punitive Damages Exclusion		

**PROPERTY DECLARATIONS**

**DESCRIPTION - LOCATION 001**

Location 001 148TH, 149TH ST W ECHO WAY AND EMBRY PATH APPLE VALLEY MN 55124  
Building 001 APTS 5221,5211,5201,5191, 5181 5171,5161 149thST W 14893 ECHO

Construction Type	Sprinkler	Territory	Prot. Class	Rate No.	Type of Business
Frame	None	702	03	03	Apartment

<b>PROPERTY COVERAGE LIMITS OF INSURANCE:</b>	<b>Limit</b>	<b>Premium</b>
<b>BUILDING</b>	1,092,591	\$ 1,589.00
Building Valuation Type	Replacement Cost	
Automatic Increase-Building Limit (%)	3%	

**BUSINESS PERSONAL PROPERTY**

**BUSINESS INCOME AND EXTRA EXPENSE**

Actual Loss Sustained and necessary Extra Expense within 12 consecutive months unless otherwise noted in the Declarations

Business Personal Property Seasonal Increase (%)	25%	
Playgrounds And Amusements Areas		Not Applicable
Swimming Pools		Not Applicable
Permanent Yards - Maintenance Or Storage		Not Applicable

**DEDUCTIBLES (Apply Per Location, Per Occurrence)**

Property Deductible	\$ 5,000
Optional Coverage Deductible	\$ 500
Windstorm Or Hail Deductible	Not Applicable
Earthquake/Volcanic Action Percentage Deductible	Not Applicable

**LIABILITY AND MEDICAL EXPENSES**

\$ 181.00

**DAMAGE TO PREMISES RENTED TO YOU**

Broadened Coverage

**LOC 001 BLD 001 - OPTIONAL ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 04 46 (07-13)	Ordinance Or Law Coverage	Coverage 1. Loss to the undamaged portion of the building: Included Coverage 2. Demolition cost limit: \$0 Coverage 3. Increased cost of construction limit: \$0 Coverage 4. Coverage 2 & 3 combined limit: \$50,000 Business Income And Extra Expense Optional Coverage: Not Included Number of hours waiting period for period of restoration applicable to Business Income and Extra Expense Optional Coverage: Not Applicable	\$ 136.00
BP 14 78 (07-13)	Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties)	Description of Rental Unit: All units rented or available for rent to others.	

Location 001 148TH, 149TH ST W ECHO WAY AND EMBRY PATH APPLE VALLEY MN 55124  
Building 002 APTS 5281, 5271, 5261, 5251, 5241, 5231 149TH ST W

0000002143

Construction Type	Sprinkler	Territory	Prot. Class	Rate No.	Type of Business
Frame	None	702	03	03	Apartment

**PROPERTY COVERAGE LIMITS OF INSURANCE:**

	Limit	Premium
<b>BUILDING</b>	\$ 908,678	\$ 1,364.00
Building Valuation Type	Replacement Cost	
Automatic Increase-Building Limit (%)	3%	

**BUSINESS PERSONAL PROPERTY**

**BUSINESS INCOME AND EXTRA EXPENSE**

Actual Loss Sustained and necessary Extra Expense within 12 consecutive months unless otherwise noted in the Declarations

Business Personal Property Seasonal Increase (%)	25%	
<b>Playgrounds And Amusements Areas</b>		Not Applicable
<b>Swimming Pools</b>		Not Applicable
<b>Permanent Yards - Maintenance Or Storage</b>		Not Applicable

**DEDUCTIBLES (Apply Per Location, Per Occurrence)**

Property Deductible	\$ 5,000
Optional Coverage Deductible	\$ 500
Windstorm Or Hail Deductible	Not Applicable
Earthquake/Volcanic Action Percentage Deductible	Not Applicable

**LIABILITY AND MEDICAL EXPENSES**

\$ 151.00

**DAMAGE TO PREMISES RENTED TO YOU**

Broadened Coverage

**LOC 001 BLD 002 - OPTIONAL ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 04 46 (07-13)	Ordinance Or Law Coverage	Coverage 1. Loss to the undamaged portion of the building: Included	\$ 131.00
		Coverage 2. Demolition cost limit: \$0	
		Coverage 3. Increased cost of construction limit: \$0	
		Coverage 4. Coverage 2 & 3 combined limit: \$50,000	
		Business Income And Extra Expense Optional Coverage: Not Included	
		Number of hours waiting period for period of restoration applicable to Business Income and Extra Expense Optional Coverage: Not Applicable	
BP 14 78 (07-13)	Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties)	Description of Rental Unit: All units rented or available for rent to others.	

Location 001 148TH, 149TH ST W ECHO WAY AND EMBRY PATH APPLE VALLEY MN 55124  
Building 003 APTS 14848,14860,14872,14884, 14896 EMBRY PATH,5291 149TH ST

Construction Type	Sprinkler	Territory	Prot. Class	Rate No.	Type of Business
Frame	None	702	03	03	Apartment

**PROPERTY COVERAGE LIMITS OF INSURANCE:**

	Limit	Premium
<b>BUILDING</b>	\$ 908,678	\$ 1,364.00
Building Valuation Type	Replacement Cost	
Automatic Increase-Building Limit (%)	3%	

**BUSINESS PERSONAL PROPERTY**

**BUSINESS INCOME AND EXTRA EXPENSE**

Actual Loss Sustained and necessary Extra Expense within 12 consecutive months unless otherwise noted in the Declarations

Business Personal Property Seasonal Increase (%)	25%	
Playgrounds And Amusements Areas		Not Applicable
Swimming Pools		Not Applicable
Permanent Yards - Maintenance Or Storage		Not Applicable

**DEDUCTIBLES (Apply Per Location, Per Occurrence)**

Property Deductible	\$ 5,000
Optional Coverage Deductible	\$ 500
Windstorm Or Hail Deductible	Not Applicable
Earthquake/Volcanic Action Percentage Deductible	Not Applicable

**LIABILITY AND MEDICAL EXPENSES**

\$ 151.00

**DAMAGE TO PREMISES RENTED TO YOU**

Broadened Coverage

**LOC 001 BLD 003 - OPTIONAL ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 04 46 (07-13)	Ordinance Or Law Coverage	Coverage 1. Loss to the undamaged portion of the building: Included	\$ 131.00
		Coverage 2. Demolition cost limit: \$0	
		Coverage 3. Increased cost of construction limit: \$0	
		Coverage 4. Coverage 2 & 3 combined limit: \$50,000	
		Business Income And Extra Expense Optional Coverage: Not Included	
		Number of hours waiting period for period of restoration applicable to Business Income and Extra Expense Optional Coverage: Not Applicable	
BP 14 78 (07-13)	Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties)	Description of Rental Unit: All units rented or available for rent to others.	

Location 001 148TH, 149TH ST W ECHO WAY AND EMBRY PATH APPLE VALLEY MN 55124  
Building 004 APTS 5256 148TH ST W, 14812 14825, 14836 EMBRY PATH

0000002147

Construction Type	Sprinkler	Territory	Prot. Class	Rate No.	Type of Business
Frame	None	702	03	03	Apartment

**PROPERTY COVERAGE LIMITS OF INSURANCE:**

	Limit	Premium
<b>BUILDING</b>	\$ 689,671	\$ 1,125.00
Building Valuation Type	Replacement Cost	
Automatic Increase-Building Limit (%)	3%	

**BUSINESS PERSONAL PROPERTY**

**BUSINESS INCOME AND EXTRA EXPENSE**

Actual Loss Sustained and necessary Extra Expense within 12 consecutive months unless otherwise noted in the Declarations

Business Personal Property Seasonal Increase (%)	25%	
<b>Playgrounds And Amusements Areas</b>		Not Applicable
<b>Swimming Pools</b>		Not Applicable
<b>Permanent Yards - Maintenance Or Storage</b>		Not Applicable

**DEDUCTIBLES (Apply Per Location, Per Occurrence)**

Property Deductible	\$ 5,000
Optional Coverage Deductible	\$ 500
Windstorm Or Hail Deductible	Not Applicable
Earthquake/Volcanic Action Percentage Deductible	Not Applicable

**LIABILITY AND MEDICAL EXPENSES**

\$ 111.00

**DAMAGE TO PREMISES RENTED TO YOU**

Broadened Coverage

**LOC 001 BLD 004 - OPTIONAL ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 04 46 (07-13)	Ordinance Or Law Coverage	Coverage 1. Loss to the undamaged portion of the building: Included	\$ 131.00
		Coverage 2. Demolition cost limit: \$0	
		Coverage 3. Increased cost of construction limit: \$0	
		Coverage 4. Coverage 2 & 3 combined limit: \$50,000	
		Business Income And Extra Expense Optional Coverage: Not Included	
		Number of hours waiting period for period of restoration applicable to Business Income and Extra Expense Optional Coverage: Not Applicable	
BP 14 78 (07-13)	Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties)	Description of Rental Unit: All units rented or available for rent to others.	

Location 001 148TH, 149TH ST W ECHO WAY AND EMBRY PATH APPLE VALLEY MN 55124  
Building 005 APTS 5250, 5244, 5238, 5232, 5226, 5220, 5214 148TH ST W

0000002149

Construction Type	Sprinkler	Territory	Prot. Class	Rate No.	Type of Business
Frame	None	702	03	03	Apartment

**PROPERTY COVERAGE LIMITS OF INSURANCE:**

	Limit	Premium
<b>BUILDING</b>	\$ 978,830	\$ 1,433.00
Building Valuation Type	Replacement Cost	
Automatic Increase-Building Limit (%)	3%	

**BUSINESS PERSONAL PROPERTY**

**BUSINESS INCOME AND EXTRA EXPENSE**

Actual Loss Sustained and necessary Extra Expense within 12 consecutive months unless otherwise noted in the Declarations

Business Personal Property Seasonal Increase (%)	25%	
Playgrounds And Amusements Areas		Not Applicable
Swimming Pools		Not Applicable
Permanent Yards - Maintenance Or Storage		Not Applicable

**DEDUCTIBLES (Apply Per Location, Per Occurrence)**

Property Deductible	\$ 5,000
Optional Coverage Deductible	\$ 500
Windstorm Or Hail Deductible	Not Applicable
Earthquake/Volcanic Action Percentage Deductible	Not Applicable

**LIABILITY AND MEDICAL EXPENSES**

\$ 163.00

**DAMAGE TO PREMISES RENTED TO YOU**  Broadened Coverage

**LOC 001 BLD 005 - OPTIONAL ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 04 46 (07-13)	Ordinance Or Law Coverage	Coverage 1. Loss to the undamaged portion of the building: Included	\$ 131.00
		Coverage 2. Demolition cost limit: \$0	
		Coverage 3. Increased cost of construction limit: \$0	
		Coverage 4. Coverage 2 & 3 combined limit: \$50,000	
		Business Income And Extra Expense Optional Coverage: Not Included	
		Number of hours waiting period for period of restoration applicable to Business Income and Extra Expense Optional Coverage: Not Applicable	
BP 14 78 (07-13)	Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties)	Description of Rental Unit: All units rented or available for rent to others.	

Location 001 148TH, 149TH ST W ECHO WAY AND EMBRY PATH APPLE VALLEY MN 55124  
Building 006 APTS 5184, 5196, 5202, 5208 148TH ST W

Construction Type	Sprinkler	Territory	Prot. Class	Rate No.	Type of Business
Frame	None	702	03	03	Apartment

**PROPERTY COVERAGE LIMITS OF INSURANCE:**

	Limit	Premium
<b>BUILDING</b>	\$ 788,447	\$ 1,236.00
Building Valuation Type	Replacement Cost	
Automatic Increase-Building Limit (%)	3%	

**BUSINESS PERSONAL PROPERTY**

**BUSINESS INCOME AND EXTRA EXPENSE**

Actual Loss Sustained and necessary Extra Expense within 12 consecutive months unless otherwise noted in the Declarations

Business Personal Property Seasonal Increase (%)	25%	
Playgrounds And Amusements Areas		Not Applicable
Swimming Pools		Not Applicable
Permanent Yards - Maintenance Or Storage		Not Applicable

**DEDUCTIBLES (Apply Per Location, Per Occurrence)**

Property Deductible	\$ 5,000
Optional Coverage Deductible	\$ 500
Windstorm Or Hail Deductible	Not Applicable
Earthquake/Volcanic Action Percentage Deductible	Not Applicable

**LIABILITY AND MEDICAL EXPENSES**

\$ 131.00

**DAMAGE TO PREMISES RENTED TO YOU**

Broadened Coverage

**LOC 001 BLD 006 - OPTIONAL ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 04 46 (07-13)	Ordinance Or Law Coverage	Coverage 1. Loss to the undamaged portion of the building: Included	\$ 131.00
		Coverage 2. Demolition cost limit: \$0	
		Coverage 3. Increased cost of construction limit: \$0	
		Coverage 4. Coverage 2 & 3 combined limit: \$50,000	
		Business Income And Extra Expense Optional Coverage: Not Included	
		Number of hours waiting period for period of restoration applicable to Business Income and Extra Expense Optional Coverage: Not Applicable	
BP 14 78 (07-13)	Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties)	Description of Rental Unit: All units rented or available for rent to others.	

Location 001 148TH, 149TH ST W ECHO WAY AND EMBRY PATH APPLE VALLEY MN 55124  
Building 007 APTS 5160, 5166, 5172, 5178 148TH ST W

0000002153

Construction Type	Sprinkler	Territory	Prot. Class	Rate No.	Type of Business
Frame	None	702	03	03	Apartment

**PROPERTY COVERAGE LIMITS OF INSURANCE:**

	Limit	Premium
<b>BUILDING</b>	\$ 689,671	\$ 1,125.00
Building Valuation Type	Replacement Cost	
Automatic Increase-Building Limit (%)	3%	

**BUSINESS PERSONAL PROPERTY**

**BUSINESS INCOME AND EXTRA EXPENSE**

Actual Loss Sustained and necessary Extra Expense within 12 consecutive months unless otherwise noted in the Declarations

Business Personal Property Seasonal Increase (%)	25%	
Playgrounds And Amusements Areas		Not Applicable
Swimming Pools		Not Applicable
Permanent Yards - Maintenance Or Storage		Not Applicable

**DEDUCTIBLES (Apply Per Location, Per Occurrence)**

Property Deductible	\$ 5,000
Optional Coverage Deductible	\$ 500
Windstorm Or Hail Deductible	Not Applicable
Earthquake/Volcanic Action Percentage Deductible	Not Applicable

**LIABILITY AND MEDICAL EXPENSES**

\$ 111.00

**DAMAGE TO PREMISES RENTED TO YOU**

Broadened Coverage

**LOC 001 BLD 007 - OPTIONAL ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 04 46 (07-13)	Ordinance Or Law Coverage	Coverage 1. Loss to the undamaged portion of the building: Included	\$ 131.00
		Coverage 2. Demolition cost limit: \$0	
		Coverage 3. Increased cost of construction limit: \$0	
		Coverage 4. Coverage 2 & 3 combined limit: \$50,000	
		Business Income And Extra Expense Optional Coverage: Not Included	
		Number of hours waiting period for period of restoration applicable to Business Income and Extra Expense Optional Coverage: Not Applicable	
BP 14 78 (07-13)	Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties)	Description of Rental Unit: All units rented or available for rent to others.	



Location 001 148TH, 149TH ST W ECHO WAY AND EMBRY PATH APPLE VALLEY MN 55124  
Building 008 APTS 5160, 5166, 5172, 5130 148TH ST W

0000002155

Construction Type	Sprinkler	Territory	Prot. Class	Rate No.	Type of Business
Frame	None	702	03	03	Apartment

**PROPERTY COVERAGE LIMITS OF INSURANCE:**

	<b>Limit</b>	<b>Premium</b>
<b>BUILDING</b>	\$ 788,447	\$ 1,236.00
Building Valuation Type	Replacement Cost	
Automatic Increase-Building Limit (%)	3%	

**BUSINESS PERSONAL PROPERTY**

**BUSINESS INCOME AND EXTRA EXPENSE**

Actual Loss Sustained and necessary Extra Expense within 12 consecutive months unless otherwise noted in the Declarations

Business Personal Property Seasonal Increase (%)	25%	
Playgrounds And Amusements Areas		Not Applicable
Swimming Pools		Not Applicable
Permanent Yards - Maintenance Or Storage		Not Applicable

**DEDUCTIBLES (Apply Per Location, Per Occurrence)**

Property Deductible	\$ 5,000
Optional Coverage Deductible	\$ 500
Windstorm Or Hail Deductible	Not Applicable
Earthquake/Volcanic Action Percentage Deductible	Not Applicable

**LIABILITY AND MEDICAL EXPENSES**

\$ 131.00

**DAMAGE TO PREMISES RENTED TO YOU**

Broadened Coverage

**LOC 001 BLD 008 – OPTIONAL ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 04 46 (07-13)	Ordinance Or Law Coverage	Coverage 1. Loss to the undamaged portion of the building: Included	\$ 131.00
		Coverage 2. Demolition cost limit: \$0	
		Coverage 3. Increased cost of construction limit: \$0	
		Coverage 4. Coverage 2 & 3 combined limit: \$50,000	
		Business Income And Extra Expense Optional Coverage: Not Included	
		Number of hours waiting period for period of restoration applicable to Business Income and Extra Expense Optional Coverage: Not Applicable	
BP 14 78 (07-13)	Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties)	Description of Rental Unit: All units rented or available for rent to others.	

Location 001 148TH, 149TH ST W ECHO WAY AND EMBRY PATH APPLE VALLEY MN 55124  
Building 009 APTS 5124, 5118, 5112, 5106 148TH ST W, 14805 ECHO WAY

0000002157

Construction Type	Sprinkler	Territory	Prot. Class	Rate No.	Type of Business
Frame	None	702	03	03	Apartment

**PROPERTY COVERAGE LIMITS OF INSURANCE:**

	<b>Limit</b>	<b>Premium</b>
<b>BUILDING</b>	\$ 788,447	\$ 1,236.00
Building Valuation Type	Replacement Cost	
Automatic Increase-Building Limit (%)	3%	

**BUSINESS PERSONAL PROPERTY**

**BUSINESS INCOME AND EXTRA EXPENSE**

Actual Loss Sustained and necessary Extra Expense within 12 consecutive months unless otherwise noted in the Declarations

Business Personal Property Seasonal Increase (%)	25%	
Playgrounds And Amusements Areas		Not Applicable
Swimming Pools		Not Applicable
Permanent Yards - Maintenance Or Storage		Not Applicable

**DEDUCTIBLES (Apply Per Location, Per Occurrence)**

Property Deductible	\$ 5,000
Optional Coverage Deductible	\$ 500
Windstorm Or Hail Deductible	Not Applicable
Earthquake/Volcanic Action Percentage Deductible	Not Applicable

**LIABILITY AND MEDICAL EXPENSES**

\$ 131.00

**DAMAGE TO PREMISES RENTED TO YOU**

Broadened Coverage

**LOC 001 BLD 009 - OPTIONAL ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 04 46 (07-13)	Ordinance Or Law Coverage	Coverage 1. Loss to the undamaged portion of the building: Included	\$ 131.00
		Coverage 2. Demolition cost limit: \$0	
		Coverage 3. Increased cost of construction limit: \$0	
		Coverage 4. Coverage 2 & 3 combined limit: \$50,000	
		Business Income And Extra Expense Optional Coverage: Not Included	
		Number of hours waiting period for period of restoration applicable to Business Income and Extra Expense Optional Coverage: Not Applicable	
BP 14 78 (07-13)	Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties)	Description of Rental Unit: All units rented or available for rent to others.	

Location 001 148TH, 149TH ST W ECHO WAY AND EMBRY PATH APPLE VALLEY MN 55124  
Building 010 APTS 14813, 14821, 14829, 14837,14845, 14853 ECHO WAY

0000002159

Construction Type	Sprinkler	Territory	Prot. Class	Rate No.	Type of Business
Frame	None	702	03	03	Apartment

**PROPERTY COVERAGE LIMITS OF INSURANCE:**

	Limit	Premium
<b>BUILDING</b>	\$ 908,678	\$ 1,364.00
Building Valuation Type	Replacement Cost	
Automatic Increase-Building Limit (%)	3%	

**BUSINESS PERSONAL PROPERTY**

**BUSINESS INCOME AND EXTRA EXPENSE**

Actual Loss Sustained and necessary Extra Expense within 12 consecutive months unless otherwise noted in the Declarations

Business Personal Property Seasonal Increase (%)	25%	
<b>Playgrounds And Amusements Areas</b>		Not Applicable
<b>Swimming Pools</b>		Not Applicable
<b>Permanent Yards - Maintenance Or Storage</b>		Not Applicable

**DEDUCTIBLES (Apply Per Location, Per Occurrence)**

Property Deductible	\$ 5,000
Optional Coverage Deductible	\$ 500
Windstorm Or Hail Deductible	Not Applicable
Earthquake/Volcanic Action Percentage Deductible	Not Applicable

**LIABILITY AND MEDICAL EXPENSES**

\$ 151.00

**DAMAGE TO PREMISES RENTED TO YOU**

Broadened Coverage

**LOC 001 BLD 010 - OPTIONAL ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 04 46 (07-13)	Ordinance Or Law Coverage	Coverage 1. Loss to the undamaged portion of the building: Included	\$ 131.00
		Coverage 2. Demolition cost limit: \$0	
		Coverage 3. Increased cost of construction limit: \$0	
		Coverage 4. Coverage 2 & 3 combined limit: \$50,000	
		Business Income And Extra Expense Optional Coverage: Not Included	
		Number of hours waiting period for period of restoration applicable to Business Income and Extra Expense Optional Coverage: Not Applicable	
BP 14 78 (07-13)	Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties)	Description of Rental Unit: All units rented or available for rent to others.	

Location 001 148TH, 149TH ST W ECHO WAY AND EMBRY PATH APPLE VALLEY MN 55124  
Building 011 APTS 14861, 14869, 14877, 14885 ECHO WAY

0000002161

Construction Type	Sprinkler	Territory	Prot. Class	Rate No.	Type of Business
Frame	None	702	03	03	Apartment

**PROPERTY COVERAGE LIMITS OF INSURANCE:**

	Limit	Premium
<b>BUILDING</b>	\$ 689,671	\$ 1,125.00
Building Valuation Type	Replacement Cost	
Automatic Increase-Building Limit (%)	3%	

**BUSINESS PERSONAL PROPERTY**

**BUSINESS INCOME AND EXTRA EXPENSE**

Actual Loss Sustained and necessary Extra Expense within 12 consecutive months unless otherwise noted in the Declarations

Business Personal Property Seasonal Increase (%)	25%	
Playgrounds And Amusements Areas		Not Applicable
Swimming Pools		Not Applicable
Permanent Yards - Maintenance Or Storage		Not Applicable

**DEDUCTIBLES (Apply Per Location, Per Occurrence)**

Property Deductible	\$ 5,000
Optional Coverage Deductible	\$ 500
Windstorm Or Hail Deductible	Not Applicable
Earthquake/Volcanic Action Percentage Deductible	Not Applicable

**LIABILITY AND MEDICAL EXPENSES**

\$ 111.00

**DAMAGE TO PREMISES RENTED TO YOU**

Broadened Coverage

**LOC 001 BLD 011 - OPTIONAL ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 04 46 (07-13)	Ordinance Or Law Coverage	Coverage 1. Loss to the undamaged portion of the building: Included	\$ 131.00
		Coverage 2. Demolition cost limit: \$0	
		Coverage 3. Increased cost of construction limit: \$0	
		Coverage 4. Coverage 2 & 3 combined limit: \$50,000	
		Business Income And Extra Expense Optional Coverage: Not Included	
		Number of hours waiting period for period of restoration applicable to Business Income and Extra Expense Optional Coverage: Not Applicable	
BP 14 78 (07-13)	Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties)	Description of Rental Unit: All units rented or available for rent to others.	

00000002163

Location 001 148TH, 149TH ST W ECHO WAY AND EMBRY PATH APPLE VALLEY MN 55124  
Building 012 GARAGE 1

Construction Type	Sprinkler	Territory	Prot. Class	Rate No.	Type of Business
Frame	None	702	03	03	Apartment

**PROPERTY COVERAGE LIMITS OF INSURANCE:**

	<b>Limit</b>	<b>Premium</b>
<b>BUILDING</b>	\$ 28,703	\$ 88.00
Building Valuation Type	Replacement Cost	
Automatic Increase-Building Limit (%)	3%	

**BUSINESS PERSONAL PROPERTY**

**BUSINESS INCOME AND EXTRA EXPENSE**

Actual Loss Sustained and necessary Extra Expense within 12 consecutive months unless otherwise noted in the Declarations

Business Personal Property Seasonal Increase (%)	25%	
Playgrounds And Amusements Areas		Not Applicable
Swimming Pools		Not Applicable
Permanent Yards - Maintenance Or Storage		Not Applicable

**DEDUCTIBLES (Apply Per Location, Per Occurrence)**

Property Deductible	\$ 5,000
Optional Coverage Deductible	\$ 500
Windstorm Or Hail Deductible	Not Applicable
Earthquake/Volcanic Action Percentage Deductible	Not Applicable

**LIABILITY AND MEDICAL EXPENSES**

\$ 5.00

**DAMAGE TO PREMISES RENTED TO YOU**

Broadened Coverage

**LOC 001 BLD 012 - OPTIONAL ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 14 78 (07-13)	Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties)	Description of Rental Unit: All units rented or available for rent to others.	

Location 001 148TH, 149TH ST W ECHO WAY AND EMBRY PATH APPLE VALLEY MN 55124  
Building 013 GARAGE 2

0000002165

Construction Type	Sprinkler	Territory	Prot. Class	Rate No.	Type of Business
Frame	None	702	03	03	Apartment

<b>PROPERTY COVERAGE LIMITS OF INSURANCE:</b>	<b>Limit</b>	<b>Premium</b>
<b>BUILDING</b>	\$ 28,703	\$ 88.00
Building Valuation Type	Replacement Cost	
Automatic Increase-Building Limit (%)	3%	

**BUSINESS PERSONAL PROPERTY**

**BUSINESS INCOME AND EXTRA EXPENSE**

Actual Loss Sustained and necessary Extra Expense within 12 consecutive months unless otherwise noted in the Declarations

Business Personal Property Seasonal Increase (%)	25%	
<b>Playgrounds And Amusements Areas</b>		Not Applicable
<b>Swimming Pools</b>		Not Applicable
<b>Permanent Yards - Maintenance Or Storage</b>		Not Applicable

**DEDUCTIBLES (Apply Per Location, Per Occurrence)**

Property Deductible	\$ 5,000
Optional Coverage Deductible	\$ 500
Windstorm Or Hail Deductible	Not Applicable
Earthquake/Volcanic Action Percentage Deductible	Not Applicable

**LIABILITY AND MEDICAL EXPENSES**

\$ 5.00

**DAMAGE TO PREMISES RENTED TO YOU**

Broadened Coverage

**LOC 001 BLD 013 - OPTIONAL ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 14 78 (07-13)	Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties)	Description of Rental Unit: All units rented or available for rent to others.	

Location 001 148TH, 149TH ST W ECHO WAY AND EMBRY PATH APPLE VALLEY MN 55124  
Building 014 GARAGE 3

0000002167

Construction Type	Sprinkler	Territory	Prot. Class	Rate No.	Type of Business
Frame	None	702	03	03	Apartment

**PROPERTY COVERAGE LIMITS OF INSURANCE:**

	Limit	Premium
<b>BUILDING</b>	\$ 28,703	\$ 88.00
Building Valuation Type	Replacement Cost	
Automatic Increase-Building Limit (%)	3%	

**BUSINESS PERSONAL PROPERTY**

**BUSINESS INCOME AND EXTRA EXPENSE**

Actual Loss Sustained and necessary Extra Expense within 12 consecutive months unless otherwise noted in the Declarations

Business Personal Property Seasonal Increase (%)	25%	
Playgrounds And Amusements Areas		Not Applicable
Swimming Pools		Not Applicable
Permanent Yards - Maintenance Or Storage		Not Applicable

**DEDUCTIBLES (Apply Per Location, Per Occurrence)**

Property Deductible	\$ 5,000
Optional Coverage Deductible	\$ 500
Windstorm Or Hail Deductible	Not Applicable
Earthquake/Volcanic Action Percentage Deductible	Not Applicable

**LIABILITY AND MEDICAL EXPENSES**

\$ 5.00

**DAMAGE TO PREMISES RENTED TO YOU**

Broadened Coverage

**LOC 001 BLD 014 - OPTIONAL ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 14 78 (07-13)	Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties)	Description of Rental Unit: All units rented or available for rent to others.	

Location 001 148TH, 149TH ST W ECHO WAY AND EMBRY PATH APPLE VALLEY MN 55124  
Building 015 GARAGE 4

0000002169

Construction Type	Sprinkler	Territory	Prot. Class	Rate No.	Type of Business
Frame	None	702	03	03	Apartment

**PROPERTY COVERAGE LIMITS OF INSURANCE:**

	Limit	Premium
<b>BUILDING</b>	\$ 28,703	\$ 88.00
Building Valuation Type	Replacement Cost	
Automatic Increase-Building Limit (%)	3%	

**BUSINESS PERSONAL PROPERTY**

**BUSINESS INCOME AND EXTRA EXPENSE**

Actual Loss Sustained and necessary Extra Expense within 12 consecutive months unless otherwise noted in the Declarations

Business Personal Property Seasonal Increase (%)	25%	
Playgrounds And Amusements Areas		Not Applicable
Swimming Pools		Not Applicable
Permanent Yards - Maintenance Or Storage		Not Applicable

**DEDUCTIBLES (Apply Per Location, Per Occurrence)**

Property Deductible	\$ 5,000
Optional Coverage Deductible	\$ 500
Windstorm Or Hail Deductible	Not Applicable
Earthquake/Volcanic Action Percentage Deductible	Not Applicable

**LIABILITY AND MEDICAL EXPENSES**

\$ 5.00

**DAMAGE TO PREMISES RENTED TO YOU**

Broadened Coverage

**LOC 001 BLD 015 - OPTIONAL ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 14 78 (07-13)	Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties)	Description of Rental Unit: All units rented or available for rent to others.	



Location 001 148TH, 149TH ST W ECHO WAY AND EMBRY PATH APPLE VALLEY MN 55124  
Building 016 GARAGE 5

0000002171

Construction Type	Sprinkler	Territory	Prot. Class	Rate No.	Type of Business
Frame	None	702	03	03	Apartment

**PROPERTY COVERAGE LIMITS OF INSURANCE:**

	Limit	Premium
<b>BUILDING</b>	\$ 28,703	\$ 88.00
Building Valuation Type	Replacement Cost	
Automatic Increase-Building Limit (%)	3%	

**BUSINESS PERSONAL PROPERTY**

**BUSINESS INCOME AND EXTRA EXPENSE**

Actual Loss Sustained and necessary Extra Expense within 12 consecutive months unless otherwise noted in the Declarations

Business Personal Property Seasonal Increase (%)	25%	
Playgrounds And Amusements Areas		Not Applicable
Swimming Pools		Not Applicable
Permanent Yards - Maintenance Or Storage		Not Applicable

**DEDUCTIBLES (Apply Per Location, Per Occurrence)**

Property Deductible	\$ 5,000
Optional Coverage Deductible	\$ 500
Windstorm Or Hail Deductible	Not Applicable
Earthquake/Volcanic Action Percentage Deductible	Not Applicable

**LIABILITY AND MEDICAL EXPENSES**

\$ 5.00

**DAMAGE TO PREMISES RENTED TO YOU**

Broadened Coverage

**LOC 001 BLD 016 - OPTIONAL ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 14 78 (07-13)	Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties)	Description of Rental Unit: All units rented or available for rent to others.	

Location 001 148TH, 149TH ST W ECHO WAY AND EMBRY PATH APPLE VALLEY MN 55124  
Building 017 GARAGE 6

0000002173

Construction Type	Sprinkler	Territory	Prot. Class	Rate No.	Type of Business
Frame	None	702	03	03	Apartment

<b>PROPERTY COVERAGE LIMITS OF INSURANCE:</b>	<b>Limit</b>	<b>Premium</b>
<b>BUILDING</b>	\$ 17,836	\$ 55.00
Building Valuation Type	Replacement Cost	
Automatic Increase-Building Limit (%)	3%	

**BUSINESS PERSONAL PROPERTY**

**BUSINESS INCOME AND EXTRA EXPENSE**

Actual Loss Sustained and necessary Extra Expense within 12 consecutive months unless otherwise noted in the Declarations

Business Personal Property Seasonal Increase (%)	25%	
Playgrounds And Amusements Areas		Not Applicable
Swimming Pools		Not Applicable
Permanent Yards - Maintenance Or Storage		Not Applicable

**DEDUCTIBLES (Apply Per Location, Per Occurrence)**

Property Deductible	\$ 5,000
Optional Coverage Deductible	\$ 500
Windstorm Or Hail Deductible	Not Applicable
Earthquake/Volcanic Action Percentage Deductible	Not Applicable

**LIABILITY AND MEDICAL EXPENSES**

\$ 3.00

**DAMAGE TO PREMISES RENTED TO YOU**  Broadened Coverage

**LOC 001 BLD 017 - OPTIONAL ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 14 78 (07-13)	Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties)	Description of Rental Unit: All units rented or available for rent to others.	

Location 001 148TH, 149TH ST W ECHO WAY AND EMBRY PATH APPLE VALLEY MN 55124  
Building 018 GARAGE 7

Construction Type	Sprinkler	Territory	Prot. Class	Rate No.	Type of Business
Frame	None	702	03	03	Apartment

**PROPERTY COVERAGE LIMITS OF INSURANCE:**

	<b>Limit</b>	<b>Premium</b>
<b>BUILDING</b>	\$ 17,836	\$ 55.00
Building Valuation Type	Replacement Cost	
Automatic Increase-Building Limit (%)	3%	

**BUSINESS PERSONAL PROPERTY**

**BUSINESS INCOME AND EXTRA EXPENSE**

Actual Loss Sustained and necessary Extra Expense within 12 consecutive months unless otherwise noted in the Declarations

Business Personal Property Seasonal Increase (%)	25%	
<b>Playgrounds And Amusements Areas</b>		Not Applicable
<b>Swimming Pools</b>		Not Applicable
<b>Permanent Yards - Maintenance Or Storage</b>		Not Applicable

**DEDUCTIBLES (Apply Per Location, Per Occurrence)**

Property Deductible	\$ 5,000
Optional Coverage Deductible	\$ 500
Windstorm Or Hail Deductible	Not Applicable
Earthquake/Volcanic Action Percentage Deductible	Not Applicable

**LIABILITY AND MEDICAL EXPENSES**

\$ 3.00

**DAMAGE TO PREMISES RENTED TO YOU**

Broadened Coverage

**LOC 001 BLD 018 - OPTIONAL ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 14 78 (07-13)	Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties)	Description of Rental Unit: All units rented or available for rent to others.	

Location 001 148TH, 149TH ST W ECHO WAY AND EMBRY PATH APPLE VALLEY MN 55124  
 Building 019 GARAGE 8

0000002177

Construction Type	Sprinkler	Territory	Prot. Class	Rate No.	Type of Business
Frame	None	702	03	03	Apartment

**PROPERTY COVERAGE LIMITS OF INSURANCE:**

	Limit	Premium
<b>BUILDING</b>	\$ 17,836	\$ 55.00
Building Valuation Type	Replacement Cost	
Automatic Increase-Building Limit (%)	3%	

**BUSINESS PERSONAL PROPERTY**

**BUSINESS INCOME AND EXTRA EXPENSE**

Actual Loss Sustained and necessary Extra Expense within 12 consecutive months unless otherwise noted in the Declarations

Business Personal Property Seasonal Increase (%)	25%	
<b>Playgrounds And Amusements Areas</b>		Not Applicable
<b>Swimming Pools</b>		Not Applicable
<b>Permanent Yards - Maintenance Or Storage</b>		Not Applicable

**DEDUCTIBLES (Apply Per Location, Per Occurrence)**

Property Deductible	\$ 5,000
Optional Coverage Deductible	\$ 500
Windstorm Or Hail Deductible	Not Applicable
Earthquake/Volcanic Action Percentage Deductible	Not Applicable

**LIABILITY AND MEDICAL EXPENSES**

\$ 3.00

**DAMAGE TO PREMISES RENTED TO YOU**

Broadened Coverage

**LOC 001 BLD 019 - OPTIONAL ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 14 78 (07-13)	Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties)	Description of Rental Unit: All units rented or available for rent to others.	

0060002179

Location 001 148TH, 149TH ST W ECHO WAY AND EMBRY PATH APPLE VALLEY MN 55124  
Building 020 GARAGE 9

Construction Type	Sprinkler	Territory	Prot. Class	Rate No.	Type of Business
Frame	None	702	03	03	Apartment

**PROPERTY COVERAGE LIMITS OF INSURANCE:**

	Limit	Premium
<b>BUILDING</b>	\$ 17,836	\$ 55.00
Building Valuation Type	Replacement Cost	
Automatic Increase-Building Limit (%)	3%	

**BUSINESS PERSONAL PROPERTY**

**BUSINESS INCOME AND EXTRA EXPENSE**

Actual Loss Sustained and necessary Extra Expense within 12 consecutive months unless otherwise noted in the Declarations

Business Personal Property Seasonal Increase (%)	25%	
Playgrounds And Amusements Areas		Not Applicable
Swimming Pools		Not Applicable
Permanent Yards - Maintenance Or Storage		Not Applicable

**DEDUCTIBLES (Apply Per Location, Per Occurrence)**

Property Deductible	\$ 5,000
Optional Coverage Deductible	\$ 500
Windstorm Or Hail Deductible	Not Applicable
Earthquake/Volcanic Action Percentage Deductible	Not Applicable

**LIABILITY AND MEDICAL EXPENSES**

\$ 3.00

**DAMAGE TO PREMISES RENTED TO YOU**

Broadened Coverage

**LOC 001 BLD 020 - OPTIONAL ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 14 78 (07-13)	Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties)	Description of Rental Unit: All units rented or available for rent to others.	

Location 001 148TH, 149TH ST W ECHO WAY AND EMBRY PATH APPLE VALLEY MN 55124  
Building 021 GARAGE 10

0000002181

Construction Type	Sprinkler	Territory	Prot. Class	Rate No.	Type of Business
Frame	None	702	03	03	Apartment

**PROPERTY COVERAGE LIMITS OF INSURANCE:**

	Limit	Premium
<b>BUILDING</b>	\$ 28,703	\$ 88.00
Building Valuation Type	Replacement Cost	
Automatic Increase-Building Limit (%)	3%	

**BUSINESS PERSONAL PROPERTY**

**BUSINESS INCOME AND EXTRA EXPENSE**

Actual Loss Sustained and necessary Extra Expense within 12 consecutive months unless otherwise noted in the Declarations

Business Personal Property Seasonal Increase (%) 25%

<b>Playgrounds And Amusements Areas</b>	Not Applicable
<b>Swimming Pools</b>	Not Applicable
<b>Permanent Yards - Maintenance Or Storage</b>	Not Applicable

**DEDUCTIBLES (Apply Per Location, Per Occurrence)**

Property Deductible	\$ 5,000
Optional Coverage Deductible	\$ 500
Windstorm Or Hail Deductible	Not Applicable
Earthquake/Volcanic Action Percentage Deductible	Not Applicable

**LIABILITY AND MEDICAL EXPENSES**

\$ 5.00

**DAMAGE TO PREMISES RENTED TO YOU**  Broadened Coverage

**LOC 001 BLD 021 - OPTIONAL ENDORSEMENTS**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 14 78 (07-13)	Exclusion Of Loss Due To By-products Of Production Or Processing Operations (Rental Properties)	Description of Rental Unit: All units rented or available for rent to others.	

**ENDORSEMENTS APPLICABLE PER POLICY**

Endorsement No.	Endorsement Name	Coverage	Premium
BP 00 03 (07-13)	Businessowners Coverage Form		
BP 01 25 (05-20)	Minnesota Changes		
BP 05 01 (07-02)	Calculation Of Premium		
BP 05 24 (01-15)	Exclusion Of Certified Acts Of Terrorism	The Exception Covering Certain Fire Losses (Paragraph B.2.) applies to property located in the following state(s): Iowa	
BP 05 64 (01-15)	Conditional Exclusion Of Terrorism (Relating To Disposition Of Federal Terrorism Risk Insurance Act)	The Exception Covering Certain Fire Losses (Paragraph B.2.) applies to property located in the following state(s): Iowa	
BP 17 05 (07-13)	Minnesota Changes-Condominium Association Coverage		

0000002183

**ENDORSEMENTS APPLICABLE PER POLICY**

<b>Endorsement No.</b>	<b>Endorsement Name</b>	<b>Coverage</b>	<b>Premium</b>
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 109.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3019 (02-19)	Enhanced Coverage Endorsement		\$ 76.00
FBBP3022 (01-11)	Apartment Building Owners Endorsement		
FBBP3053 (02-18)	Equipment Breakdown Enhancement Endorsement		Included
FBIL9002 (01-11)	Two Or More Coverage Forms Or Policies Issued By Us		
FBIL9015 (01-09)	Automatic Termination Endorsement		

**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

The following coverages are applicable per policy	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – Off premises	\$ 5,000		
Brands And Labels	Included	Not applicable	
Business Income - Ordinary Payroll	60 days		Included
Business Income - Extended Period Of Indemnity	60 days		Included
Business Personal Property-Off Premises	\$ 25,000		
Business Personal Property Temporarily in Portable Storage Units - on premises	\$ 10,000	Not available	
Computer Fraud And Funds Transfer	\$ 5,000		
Electronic Data - Property	\$ 10,000		
Employee Dishonesty	\$ 5,000		
Fire Extinguisher Systems	\$ 10,000	Not available	
Forgery Or Alteration	\$ 5,000		
Identity Theft And Breach Response Service	Included	Not applicable	
Interruption Of Computer Operations	\$ 10,000		
Lock Replacement	\$ 5,000	Not available	
Money And Securities – Off premises	\$ 2,500		
Money Orders And Counterfeit Currency	\$ 1,500		
Newly Acquired Or Constructed Property: Buildings	\$ 500,000	Not available	
Business Personal Property	\$ 250,000	Not available	
Pollutant Clean-up And Removal	\$ 25,000	Not available	
Reward Payment	\$ 5,000	Not available	
Valuable Papers And Records – Off premises	\$ 5,000		

**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

**APTS 5221,5211,5201,5191, 5181  
148TH, 149TH ST W ECHO WAY AND EMBRY PATH  
APPLE VALLEY MN 55124**

	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – On premises	\$ 25,000		
Business Income From Dependent Properties	\$ 10,000		
Debris Removal Expense	\$ 40,000		
Fire Department Service Charge	\$ 10,000	Not available	
Money And Securities – On premises	\$ 5,000		
Outdoor Signs	\$ 5,000		
Outdoor Property	Blanket Not Applicable	Not available	
Fences or retaining walls	\$ 5,000		
Outdoor antennas	\$ 3,000		
Trees, shrubs, plants- \$1,000 per item	\$ 2,500		
Roadways or walks	\$ 5,000	Not available	
Personal Effects Each Location	\$ 5,000		
Utility Services-Direct Damage	\$ 5,000		
Utility Services-Time Element	\$ 10,000		
Valuable Papers And Records – On premises	\$ 25,000		
Water Backup And Sump Overflow	\$ 25,000		



**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

**APTS 5281, 5271, 5261, 5251,  
 148TH, 149TH ST W ECHO WAY AND EMBRY PATH  
 APPLE VALLEY MN 55124**

	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – On premises	\$ 25,000		
Business Income From Dependent Properties	\$ 10,000		
Debris Removal Expense	\$ 40,000		
Fire Department Service Charge	\$ 10,000	Not available	
Money And Securities – On premises	\$ 5,000		
Outdoor Signs	\$ 5,000		
Outdoor Property	Blanket Not Applicable	Not available	
	Fences or retaining walls		
	Outdoor antennas		
	Trees, shrubs, plants- \$1,000 per item		
	Roadways or walks	Not available	
Personal Effects Each Location	\$ 5,000		
Utility Services-Direct Damage	\$ 5,000		
Utility Services-Time Element	\$ 10,000		
Valuable Papers And Records – On premises	\$ 25,000		
Water Backup And Sump Overflow	\$ 25,000		

**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

**APTS 14848,14860,14872,14884,  
 148TH, 149TH ST W ECHO WAY AND EMBRY PATH  
 APPLE VALLEY MN 55124**

	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – On premises	\$ 25,000		
Business Income From Dependent Properties	\$ 10,000		
Debris Removal Expense	\$ 40,000		
Fire Department Service Charge	\$ 10,000	Not available	
Money And Securities – On premises	\$ 5,000		
Outdoor Signs	\$ 5,000		
Outdoor Property	Blanket Not Applicable	Not available	
	Fences or retaining walls		
	Outdoor antennas		
	Trees, shrubs, plants- \$1,000 per item		
	Roadways or walks	Not available	
Personal Effects Each Location	\$ 5,000		
Utility Services-Direct Damage	\$ 5,000		
Utility Services-Time Element	\$ 10,000		
Valuable Papers And Records – On premises	\$ 25,000		
Water Backup And Sump Overflow	\$ 25,000		

0000002189

**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

**APTS 5256 148TH ST W, 14812  
148TH, 149TH ST W ECHO WAY AND EMBRY PATH  
APPLE VALLEY MN 55124**

	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – On premises	\$ 25,000		
Business Income From Dependent Properties	\$ 10,000		
Debris Removal Expense	\$ 40,000		
Fire Department Service Charge	\$ 10,000	Not available	
Money And Securities – On premises	\$ 5,000		
Outdoor Signs	\$ 5,000		
Outdoor Property	Blanket Not Applicable	Not available	
	Fences or retaining walls	\$ 5,000	
	Outdoor antennas	\$ 3,000	
	Trees, shrubs, plants- \$1,000 per item	\$ 2,500	
	Roadways or walks	\$ 5,000	Not available
Personal Effects Each Location	\$ 5,000		
Utility Services-Direct Damage	\$ 5,000		
Utility Services-Time Element	\$ 10,000		
Valuable Papers And Records – On premises	\$ 25,000		
Water Backup And Sump Overflow	\$ 25,000		

**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

**APTS 5250, 5244, 5238, 5232,  
148TH, 149TH ST W ECHO WAY AND EMBRY PATH  
APPLE VALLEY MN 55124**

	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – On premises	\$ 25,000		
Business Income From Dependent Properties	\$ 10,000		
Debris Removal Expense	\$ 40,000		
Fire Department Service Charge	\$ 10,000	Not available	
Money And Securities – On premises	\$ 5,000		
Outdoor Signs	\$ 5,000		
Outdoor Property	Blanket Not Applicable	Not available	
	Fences or retaining walls	\$ 5,000	
	Outdoor antennas	\$ 3,000	
	Trees, shrubs, plants- \$1,000 per item	\$ 2,500	
	Roadways or walks	\$ 5,000	Not available
Personal Effects Each Location	\$ 5,000		
Utility Services-Direct Damage	\$ 5,000		
Utility Services-Time Element	\$ 10,000		
Valuable Papers And Records – On premises	\$ 25,000		
Water Backup And Sump Overflow	\$ 25,000		

**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

**APTS 5184, 5196, 5202, 5208**

**148TH, 149TH ST W ECHO WAY AND EMBRY PATH**

**APPLE VALLEY MN 55124**

	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – On premises	\$ 25,000		
Business Income From Dependent Properties	\$ 10,000		
Debris Removal Expense	\$ 40,000		
Fire Department Service Charge	\$ 10,000	Not available	
Money And Securities – On premises	\$ 5,000		
Outdoor Signs	\$ 5,000		
Outdoor Property	Blanket Not Applicable	Not available	
	Fences or retaining walls	\$ 5,000	
	Outdoor antennas	\$ 3,000	
	Trees, shrubs, plants- \$1,000 per item	\$ 2,500	
	Roadways or walks	\$ 5,000	Not available
Personal Effects Each Location	\$ 5,000		
Utility Services-Direct Damage	\$ 5,000		
Utility Services-Time Element	\$ 10,000		
Valuable Papers And Records – On premises	\$ 25,000		
Water Backup And Sump Overflow	\$ 25,000		

**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

**APTS 5160, 5166, 5172, 5178**

**148TH, 149TH ST W ECHO WAY AND EMBRY PATH**

**APPLE VALLEY MN 55124**

	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – On premises	\$ 25,000		
Business Income From Dependent Properties	\$ 10,000		
Debris Removal Expense	\$ 40,000		
Fire Department Service Charge	\$ 10,000	Not available	
Money And Securities – On premises	\$ 5,000		
Outdoor Signs	\$ 5,000		
Outdoor Property	Blanket Not Applicable	Not available	
	Fences or retaining walls	\$ 5,000	
	Outdoor antennas	\$ 3,000	
	Trees, shrubs, plants- \$1,000 per item	\$ 2,500	
	Roadways or walks	\$ 5,000	Not available
Personal Effects Each Location	\$ 5,000		
Utility Services-Direct Damage	\$ 5,000		
Utility Services-Time Element	\$ 10,000		
Valuable Papers And Records – On premises	\$ 25,000		
Water Backup And Sump Overflow	\$ 25,000		

**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

**APTS 5160, 5166, 5172, 5130  
148TH, 149TH ST W ECHO WAY AND EMBRY PATH  
APPLE VALLEY MN 55124**

	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – On premises	\$ 25,000		
Business Income From Dependent Properties	\$ 10,000		
Debris Removal Expense	\$ 40,000		
Fire Department Service Charge	\$ 10,000	Not available	
Money And Securities – On premises	\$ 5,000		
Outdoor Signs	\$ 5,000		
Outdoor Property	Blanket Not Applicable	Not available	
	Fences or retaining walls \$ 5,000		
	Outdoor antennas \$ 3,000		
	Trees, shrubs, plants- \$1,000 per item \$ 2,500		
	Roadways or walks \$ 5,000	Not available	
Personal Effects Each Location	\$ 5,000		
Utility Services-Direct Damage	\$ 5,000		
Utility Services-Time Element	\$ 10,000		
Valuable Papers And Records – On premises	\$ 25,000		
Water Backup And Sump Overflow	\$ 25,000		

**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

**APTS 5124, 5118, 5112, 5106  
148TH, 149TH ST W ECHO WAY AND EMBRY PATH  
APPLE VALLEY MN 55124**

	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – On premises	\$ 25,000		
Business Income From Dependent Properties	\$ 10,000		
Debris Removal Expense	\$ 40,000		
Fire Department Service Charge	\$ 10,000	Not available	
Money And Securities – On premises	\$ 5,000		
Outdoor Signs	\$ 5,000		
Outdoor Property	Blanket Not Applicable	Not available	
	Fences or retaining walls \$ 5,000		
	Outdoor antennas \$ 3,000		
	Trees, shrubs, plants- \$1,000 per item \$ 2,500		
	Roadways or walks \$ 5,000	Not available	
Personal Effects Each Location	\$ 5,000		
Utility Services-Direct Damage	\$ 5,000		
Utility Services-Time Element	\$ 10,000		
Valuable Papers And Records – On premises	\$ 25,000		
Water Backup And Sump Overflow	\$ 25,000		

0000002195

**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

**APTS 14813, 14821, 14829,  
 148TH, 149TH ST W ECHO WAY AND EMBRY PATH  
 APPLE VALLEY MN 55124**

	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – On premises	\$ 25,000		
Business Income From Dependent Properties	\$ 10,000		
Debris Removal Expense	\$ 40,000		
Fire Department Service Charge	\$ 10,000	Not available	
Money And Securities – On premises	\$ 5,000		
Outdoor Signs	\$ 5,000		
Outdoor Property	Blanket Not Applicable	Not available	
	Fences or retaining walls	\$ 5,000	
	Outdoor antennas	\$ 3,000	
	Trees, shrubs, plants- \$1,000 per item	\$ 2,500	
	Roadways or walks	\$ 5,000	Not available
Personal Effects Each Location	\$ 5,000		
Utility Services-Direct Damage	\$ 5,000		
Utility Services-Time Element	\$ 10,000		
Valuable Papers And Records – On premises	\$ 25,000		
Water Backup And Sump Overflow	\$ 25,000		

**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

**APTS 14861, 14869, 14877,  
 148TH, 149TH ST W ECHO WAY AND EMBRY PATH  
 APPLE VALLEY MN 55124**

	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – On premises	\$ 25,000		
Business Income From Dependent Properties	\$ 10,000		
Debris Removal Expense	\$ 40,000		
Fire Department Service Charge	\$ 10,000	Not available	
Money And Securities – On premises	\$ 5,000		
Outdoor Signs	\$ 5,000		
Outdoor Property	Blanket Not Applicable	Not available	
	Fences or retaining walls	\$ 5,000	
	Outdoor antennas	\$ 3,000	
	Trees, shrubs, plants- \$1,000 per item	\$ 2,500	
	Roadways or walks	\$ 5,000	Not available
Personal Effects Each Location	\$ 5,000		
Utility Services-Direct Damage	\$ 5,000		
Utility Services-Time Element	\$ 10,000		
Valuable Papers And Records – On premises	\$ 25,000		
Water Backup And Sump Overflow	\$ 25,000		

**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

**GARAGE 1**

148TH, 149TH ST W ECHO WAY AND EMBRY PATH  
APPLE VALLEY MN 55124

	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – On premises	\$ 25,000		
Business Income From Dependent Properties	\$ 10,000		
Debris Removal Expense	\$ 40,000		
Fire Department Service Charge	\$ 10,000	Not available	
Money And Securities – On premises	\$ 5,000		
Outdoor Signs	\$ 5,000		
Outdoor Property	Blanket Not Applicable	Not available	
	Fences or retaining walls	\$ 5,000	
	Outdoor antennas	\$ 3,000	
	Trees, shrubs, plants- \$1,000 per item	\$ 2,500	
	Roadways or walks	\$ 5,000	Not available
Personal Effects Each Location	\$ 5,000		
Utility Services-Direct Damage	\$ 5,000		
Utility Services-Time Element	\$ 10,000		
Valuable Papers And Records – On premises	\$ 25,000		
Water Backup And Sump Overflow	\$ 25,000		

**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

**GARAGE 2**

148TH, 149TH ST W ECHO WAY AND EMBRY PATH  
APPLE VALLEY MN 55124

	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – On premises	\$ 25,000		
Business Income From Dependent Properties	\$ 10,000		
Debris Removal Expense	\$ 40,000		
Fire Department Service Charge	\$ 10,000	Not available	
Money And Securities – On premises	\$ 5,000		
Outdoor Signs	\$ 5,000		
Outdoor Property	Blanket Not Applicable	Not available	
	Fences or retaining walls	\$ 5,000	
	Outdoor antennas	\$ 3,000	
	Trees, shrubs, plants- \$1,000 per item	\$ 2,500	
	Roadways or walks	\$ 5,000	Not available
Personal Effects Each Location	\$ 5,000		
Utility Services-Direct Damage	\$ 5,000		
Utility Services-Time Element	\$ 10,000		
Valuable Papers And Records – On premises	\$ 25,000		
Water Backup And Sump Overflow	\$ 25,000		

0000002199

**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

**GARAGE 3**

148TH, 149TH ST W ECHO WAY AND EMBRY PATH  
APPLE VALLEY MN 55124

	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – On premises	\$ 25,000		
Business Income From Dependent Properties	\$ 10,000		
Debris Removal Expense	\$ 40,000		
Fire Department Service Charge	\$ 10,000	Not available	
Money And Securities – On premises	\$ 5,000		
Outdoor Signs	\$ 5,000		
Outdoor Property	Blanket Not Applicable	Not available	
	Fences or retaining walls	\$ 5,000	
	Outdoor antennas	\$ 3,000	
	Trees, shrubs, plants- \$1,000 per item	\$ 2,500	
	Roadways or walks	\$ 5,000	Not available
Personal Effects Each Location	\$ 5,000		
Utility Services-Direct Damage	\$ 5,000		
Utility Services-Time Element	\$ 10,000		
Valuable Papers And Records – On premises	\$ 25,000		
Water Backup And Sump Overflow	\$ 25,000		

**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

**GARAGE 4**

148TH, 149TH ST W ECHO WAY AND EMBRY PATH  
APPLE VALLEY MN 55124

	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – On premises	\$ 25,000		
Business Income From Dependent Properties	\$ 10,000		
Debris Removal Expense	\$ 40,000		
Fire Department Service Charge	\$ 10,000	Not available	
Money And Securities – On premises	\$ 5,000		
Outdoor Signs	\$ 5,000		
Outdoor Property	Blanket Not Applicable	Not available	
	Fences or retaining walls	\$ 5,000	
	Outdoor antennas	\$ 3,000	
	Trees, shrubs, plants- \$1,000 per item	\$ 2,500	
	Roadways or walks	\$ 5,000	Not available
Personal Effects Each Location	\$ 5,000		
Utility Services-Direct Damage	\$ 5,000		
Utility Services-Time Element	\$ 10,000		
Valuable Papers And Records – On premises	\$ 25,000		
Water Backup And Sump Overflow	\$ 25,000		

**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

**GARAGE 5**

148TH, 149TH ST W ECHO WAY AND EMBRY PATH  
APPLE VALLEY MN 55124

	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – On premises	\$ 25,000		
Business Income From Dependent Properties	\$ 10,000		
Debris Removal Expense	\$ 40,000		
Fire Department Service Charge	\$ 10,000	Not available	
Money And Securities – On premises	\$ 5,000		
Outdoor Signs	\$ 5,000		
Outdoor Property	Blanket Not Applicable	Not available	
	Fences or retaining walls	\$ 5,000	
	Outdoor antennas	\$ 3,000	
	Trees, shrubs, plants- \$1,000 per item	\$ 2,500	
	Roadways or walks	\$ 5,000	Not available
Personal Effects Each Location	\$ 5,000		
Utility Services-Direct Damage	\$ 5,000		
Utility Services-Time Element	\$ 10,000		
Valuable Papers And Records – On premises	\$ 25,000		
Water Backup And Sump Overflow	\$ 25,000		

**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

**GARAGE 6**

148TH, 149TH ST W ECHO WAY AND EMBRY PATH  
APPLE VALLEY MN 55124

	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – On premises	\$ 25,000		
Business Income From Dependent Properties	\$ 10,000		
Debris Removal Expense	\$ 40,000		
Fire Department Service Charge	\$ 10,000	Not available	
Money And Securities – On premises	\$ 5,000		
Outdoor Signs	\$ 5,000		
Outdoor Property	Blanket Not Applicable	Not available	
	Fences or retaining walls	\$ 5,000	
	Outdoor antennas	\$ 3,000	
	Trees, shrubs, plants- \$1,000 per item	\$ 2,500	
	Roadways or walks	\$ 5,000	Not available
Personal Effects Each Location	\$ 5,000		
Utility Services-Direct Damage	\$ 5,000		
Utility Services-Time Element	\$ 10,000		
Valuable Papers And Records – On premises	\$ 25,000		
Water Backup And Sump Overflow	\$ 25,000		



**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

**GARAGE 7**

148TH, 149TH ST W ECHO WAY AND EMBRY PATH  
APPLE VALLEY MN 55124

	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – On premises	\$ 25,000		
Business Income From Dependent Properties	\$ 10,000		
Debris Removal Expense	\$ 40,000		
Fire Department Service Charge	\$ 10,000	Not available	
Money And Securities – On premises	\$ 5,000		
Outdoor Signs	\$ 5,000		
Outdoor Property	Blanket Not Applicable	Not available	
	Fences or retaining walls	\$ 5,000	
	Outdoor antennas	\$ 3,000	
	Trees, shrubs, plants- \$1,000 per item	\$ 2,500	
	Roadways or walks	\$ 5,000	Not available
Personal Effects Each Location	\$ 5,000		
Utility Services-Direct Damage	\$ 5,000		
Utility Services-Time Element	\$ 10,000		
Valuable Papers And Records – On premises	\$ 25,000		
Water Backup And Sump Overflow	\$ 25,000		

**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

**GARAGE 8**

148TH, 149TH ST W ECHO WAY AND EMBRY PATH  
APPLE VALLEY MN 55124

	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – On premises	\$ 25,000		
Business Income From Dependent Properties	\$ 10,000		
Debris Removal Expense	\$ 40,000		
Fire Department Service Charge	\$ 10,000	Not available	
Money And Securities – On premises	\$ 5,000		
Outdoor Signs	\$ 5,000		
Outdoor Property	Blanket Not Applicable	Not available	
	Fences or retaining walls	\$ 5,000	
	Outdoor antennas	\$ 3,000	
	Trees, shrubs, plants- \$1,000 per item	\$ 2,500	
	Roadways or walks	\$ 5,000	Not available
Personal Effects Each Location	\$ 5,000		
Utility Services-Direct Damage	\$ 5,000		
Utility Services-Time Element	\$ 10,000		
Valuable Papers And Records – On premises	\$ 25,000		
Water Backup And Sump Overflow	\$ 25,000		

0000002205

**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

**GARAGE 9**

148TH, 149TH ST W ECHO WAY AND EMBRY PATH  
 APPLE VALLEY MN 55124

	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – On premises	\$ 25,000		
Business Income From Dependent Properties	\$ 10,000		
Debris Removal Expense	\$ 40,000		
Fire Department Service Charge	\$ 10,000	Not available	
Money And Securities – On premises	\$ 5,000		
Outdoor Signs	\$ 5,000		
Outdoor Property	Blanket Not Applicable	Not available	
	Fences or retaining walls	\$ 5,000	
	Outdoor antennas	\$ 3,000	
	Trees, shrubs, plants- \$1,000 per item	\$ 2,500	
	Roadways or walks	\$ 5,000	Not available
Personal Effects Each Location	\$ 5,000		
Utility Services-Direct Damage	\$ 5,000		
Utility Services-Time Element	\$ 10,000		
Valuable Papers And Records – On premises	\$ 25,000		
Water Backup And Sump Overflow	\$ 25,000		

**OPTIONAL COVERAGES – INCREASED LIMITS SCHEDULE**

**GARAGE 10**

148TH, 149TH ST W ECHO WAY AND EMBRY PATH  
 APPLE VALLEY MN 55124

	Included Limit	Additional Limits/ Days	Premium
Accounts Receivable – On premises	\$ 25,000		
Business Income From Dependent Properties	\$ 10,000		
Debris Removal Expense	\$ 40,000		
Fire Department Service Charge	\$ 10,000	Not available	
Money And Securities – On premises	\$ 5,000		
Outdoor Signs	\$ 5,000		
Outdoor Property	Blanket Not Applicable	Not available	
	Fences or retaining walls	\$ 5,000	
	Outdoor antennas	\$ 3,000	
	Trees, shrubs, plants- \$1,000 per item	\$ 2,500	
	Roadways or walks	\$ 5,000	Not available
Personal Effects Each Location	\$ 5,000		
Utility Services-Direct Damage	\$ 5,000		
Utility Services-Time Element	\$ 10,000		
Valuable Papers And Records – On premises	\$ 25,000		
Water Backup And Sump Overflow	\$ 25,000		

0000002207

**CLASS SPECIFIC ENDORSEMENTS – INCREASED LIMITS SCHEDULE**

**FBBP3022 (01-11) - Apartment Building Owners**

Description	Included Limit	Additional Limits/ Days	Premium
Tenant's Move-Back Expense	\$ 15,000	Not available	Included
Tenant's Property Legal Liability-Each Location	\$ 10,000 (\$250 deductible) each occurrence		
Sale and Disposal Liability-Each Location	\$ 5,000 aggregate		
Heating and A/C Reimbursement Liability	\$ 5,000 per occurrence and \$ 10,000 aggregate per location	Not available	Included
<b>Total Additional Premium</b>			

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## MINNESOTA CHANGES

This endorsement modifies insurance provided under the following:

### BUSINESSOWNERS COVERAGE FORM INFORMATION SECURITY PROTECTION ENDORSEMENT

- A.** The following is added to Paragraph **E.3. Duties In The Event Of Loss Or Damage** Property Loss Conditions in **Section I – Property** and Paragraph **E.2. Duties In The Event Of Occurrence, Offense, Claim Or Suit** Liability And Medical Expenses General Conditions in **Section II – Liability** of the Businessowners Coverage Form and similar conditions in any endorsement attached to this Policy:
- The requirement to notify us can be satisfied by notifying our agent. Notice can be by any means of communication.
- B. Section I – Property** is amended as follows:
- 1.** The following is added to Paragraph **A.3. Covered Causes Of Loss**:  
We insure for all loss or damage caused by fire or any damage caused by lightning.
  - 2.** Paragraph **A.5.1.(8)** of the **Increased Cost Of Construction** Additional Coverages is replaced by the following:
    - (8)** This Additional Coverage is not subject to the terms of the Ordinance Or Law Exclusion, to the extent that such exclusion would conflict with the provisions of this Additional Coverage. The coverage afforded under this Additional Coverage does not reduce coverage provided under exceptions to the Ordinance Or Law Exclusion as presented in this Endorsement.
  - 3.** Paragraph **A.5.1.(9)** of the **Increased Cost Of Construction** Additional Coverages does not apply.
  - 4.** Paragraph **B.1.a. Ordinance Or Law** Exclusions is replaced by the following:
    - a. Ordinance Or Law**
      - (1)** The enforcement of or compliance with any ordinance or law:
        - (a)** Regulating the construction, use or repair of any property; or
        - (b)** Requiring the tearing down of any property, including the cost of removing its debris.
    - (2)** This exclusion, Ordinance Or Law, applies whether the loss results from:
      - (a)** An ordinance or law that is enforced even if the property has not been damaged; or
      - (b)** The increased costs incurred to comply with an ordinance or law in the course of construction, repair, renovation, remodeling or demolition of property, or removal of its debris, following a physical loss to that property.
    - (3)** But if loss or damage is solely a result of one or more Covered Causes of Loss, we will pay for your compliance with such ordinance or law, subject to all other provisions of this Policy, including those listed below, as follows:
      - (a)** In the event of a partial loss, if the building is insured on a replacement cost basis, we will pay for your compliance but only with respect to the damaged portion of the building.
      - (b)** In the event of a total or constructive total loss, we will pay for your compliance with respect to the entire building.
      - (c)** We will not pay under this provision for the costs associated with the enforcement of or compliance with any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

- b. The following paragraph is added and supersedes any provision to the contrary:

**i. Replacement Cost – Business Personal Property**

- (1) We will not pay more for loss or damage on a replacement cost basis than the least of:
- (a) The Limit of Insurance applicable to the lost or damaged property;
  - (b) The applicable Special Limit of Insurance shown in i.(2)(a), i.(2)(b), i.(2)(c) and i.(2)(d) below;
  - (c) The cost to replace, on the same premises, the lost or damaged property with other property of comparable material and quality and used for the same purpose; or
  - (d) The amount you actually spend that is necessary to repair or replace the lost or damaged property.
- (2) The following Special Limits of Insurance apply to any category of property listed below, unless higher Special Limits Of Insurance are shown in the Declarations. These Special Limits are part of, not in addition to, any Limit Of Insurance shown in the Declarations, and apply in excess of any applicable deductible. The Special Limit of Insurance shown for any category listed below is the most we will pay for loss or damage to all property in that category in any one occurrence.
- (a) \$1,000 on used or second-hand merchandise held in storage or for sale;
  - (b) \$1,000 on property of others;
  - (c) \$1,000 on household contents, except personal property in apartments or rooms furnished by you as landlord;
  - (d) \$5,000 on manuscripts, works of art, antiques or rare articles, including etchings, pictures, statuary, marbles, bronzes, porcelains and bric-a-brac.

With respect to the articles described in (a), (b), (c) and (d) above, in no event will we pay you less than we would have paid you if this Endorsement were not attached to the Policy.

- c. The following paragraph is added:

- j. We agree that, in the event of a total loss, the Limit of Insurance (or the limit shown in the total loss schedule of values) for a building which is Covered Property represents its value.

8. Paragraphs a. and d. under **F.2. Mortgageholders** Property General Conditions are replaced by the following:

- a. The term "mortgageholder" includes trustees and contract-for-deed vendors.
- d. If we deny your claim because of your acts or because you have failed to comply with the terms of this Policy, the mortgageholder will still have the right to receive loss payment if the mortgageholder:

(1) Pays premium due under the Policy at our request if you have failed to do so;

(2) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so.

All of the terms of this Policy will then apply directly to the mortgageholder.

9. The following paragraph is added to Paragraph **F.2.:**

- h. We will notify the mortgageholder of changes to this Policy that result in a substantial reduction of coverage to the mortgaged property.

**C. Section II – Liability** is amended as follows:

1. Paragraph **A.1.f. Coverage Extension – Supplementary Payments** is replaced by the following:

**f. Coverage Extension – Supplementary Payments**

- (1) We will pay, with respect to any claim we investigate or settle, or any "suit" against an insured we defend:

(a) All expenses we incur.

- (a) We have used up the applicable Limit of Insurance in the payment of judgments or settlements; or
    - (b) The conditions set forth above, or the terms of the agreement described in Paragraph f. above, are no longer met.
  - 2. Paragraph b. under Exclusion B.1. **Applicable To Business Liability Coverage** is replaced by the following:
    - b. **Contractual Liability**

"Bodily injury" or "property damage" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:

      - (1) That the insured would have in the absence of the contract or agreement; or
      - (2) Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement.
  - 3. Paragraph E.1. **Bankruptcy Liability And Medical Expenses General Conditions** is replaced by the following:
    - 1. **Bankruptcy**

Bankruptcy, insolvency or dissolution of the insured or of the insured's estate will not relieve us of our obligations under this Policy and in case an execution against the insured on a final judgment is returned unsatisfied, then such judgment creditor shall have a right of action on this Policy against the company to the same extent that the insured would have, had the insured paid the final judgment.
- D. Section III – Common Policy Conditions** is amended as follows:
- 1. Paragraph A. **Cancellation** is replaced by the following:
    - A. **Cancellation**
      - 1. The first Named Insured shown in the Declarations may cancel this Policy by mailing or delivering to us advance written notice of cancellation.
      - 2. We may cancel this Policy, subject to the provisions of 3. below, by first-class mailing, or by delivery, of a written notice of cancellation to the first Named Insured and any agent, to their last mailing addresses known to us. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
  - 3. If this Policy has been in effect for:
    - a. Fewer than 90 days and is a new policy, we may cancel for any reason by giving notice at least:
      - (1) 10 days before the effective date of cancellation, if we cancel for nonpayment of premium; or
      - (2) 60 days before the effective date of cancellation, if we cancel for any other reason.
    - b. 90 days or more, or if it is a renewal of a policy we issued, we may cancel only for one or more of the following reasons:
      - (1) Nonpayment of premium;
      - (2) Misrepresentation or fraud made by you or with your knowledge in obtaining the Policy or in pursuing a claim under the Policy;
      - (3) An act or omission by you that substantially increases or changes the risk insured;
      - (4) Refusal by you to eliminate known conditions that increase the potential for loss after notification by us that the condition must be removed;
      - (5) Substantial change in the risk assumed, except to the extent that we should reasonably have foreseen the change or contemplated the risk in writing the contract;
      - (6) Loss of reinsurance by us which provided coverage to us for a significant amount of the underlying risk insured. Any notice of cancellation pursuant to this item shall advise the policyholder that he or she has 10 days from the date of receipt of the notice to appeal the cancellation to the commissioner of commerce and that the commissioner will render a decision as to whether the cancellation is justified because of the loss

3. Paragraph **C. Concealment, Misrepresentation Or Fraud** is replaced by the following with respect to loss or damage caused by a Covered Cause of Loss other than fire:

**C. Concealment, Misrepresentation Or Fraud**

We will not pay for any loss or damage if any insured has:

1. Before a loss, willfully; or
2. After a loss, willfully and with intent to defraud;

concealed or misrepresented any material fact or circumstances concerning:

- a. This Policy;
- b. The Covered Property;
- c. That insured's interest in the Covered Property; or
- d. A claim under this Policy.

4. Paragraph **D. Examination Of Your Books And Records** is replaced by the following:

**D. Examination Of Your Books And Records**

We may examine and audit your books and records as they relate to this Policy at any time during the policy period and up to one year afterward.

5. Paragraph **K. Transfer Of Rights Of Recovery Against Others To Us** is replaced by the following:

**K. Transfer Of Rights Of Recovery Against Others To Us**

1. Applicable to Businessowners Property Coverage:

If any person or organization to or for whom we make payment under this Policy has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after loss to impair them. However, our rights do not apply against:

- a. An insured; or
- b. Any person or organization insured under another policy which was issued by us and responds to the same loss;

provided the loss was not intentionally caused by such insureds.

2. You may waive your rights against another party in writing:

- a. Prior to a loss to your Covered Property.

- b. After a loss to your Covered Property only if, at the time of loss, that party is one of the following:

(1) Someone insured by this insurance, unless the loss was caused intentionally by such insured;

(2) A business firm:

- (a) Owned or controlled by you; or
- (b) That owns or controls you; or

(3) Your tenant.

You may also accept the usual bills of lading or shipping receipts limiting the liability of carriers.

This will not restrict your insurance.

3. Applicable to Businessowners Liability Coverage:

If the insured has rights to recover all or part of any payment we have made under this Policy, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them. This condition does not apply to Medical Expenses Coverage.

Our rights do not apply against any person or organization insured under this or any other policy we issue with respect to the same "occurrence", provided the "occurrence" was not intentionally caused by such insureds.

6. The following is added:

**M. Nonrenewal**

If we decide not to renew this Policy, we may do so by giving the first Named Insured and any agent written notice of our intent not to renew at least 60 days before the expiration date of this Policy. Such notice will be delivered or mailed by first-class mail to their last mailing addresses known to us.

We need not mail or deliver this notice if you have:

1. Insured elsewhere;
2. Accepted replacement coverage; or

- (2) Punitive or exemplary damages;
- (3) The multiplied portion of multiplied damages;
- (4) Taxes;

- (5) Royalties;
- (6) The amount of any disgorged profits; or
- (7) Matters that are uninsurable pursuant to law.

0000002217



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION OF CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

### **SCHEDULE**

The <b>Exception Covering Certain Fire Losses</b> (Paragraph <b>B.2.</b> ) applies to property located in the following state(s):
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

**A.** The following provisions are added to the Businessowners Policy and apply to Property and Liability Coverages:

1. The following definition is added with respect to the provisions of this endorsement:

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

- a. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
- b. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

2. The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for loss or injury or damage that is otherwise excluded under this Policy.

**B.** The following provisions are added to Businessowners Standard Property Coverage Form **BP 00 01**, Businessowners Special Property Coverage Form **BP 00 02** or **Section I – Property** of Businessowners Coverage Form **BP 00 03**:

1. The following exclusion is added:

#### **CERTIFIED ACT OF TERRORISM EXCLUSION**

We will not pay for loss or damage caused directly or indirectly by a "certified act of terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.