

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

Policy(ies) that qualified you for this discount:

- | | |
|---|--|
| ☐ Business Auto Policy | ☐ Personal Auto |
| ☐ Commercial Package Policy | ☒ Umbrella |
| ☐ Country Estate | ☐ Work. Comp. |
| ☐ Farmowners | |
| ☐ Homeowners/Mobile Homeowners/Lake Estate | |

FB Partners:

- | | |
|---|--------------------------------------|
| ☐ Business Auto Policy | |
| ☐ Commercial Package Policy or Other | |
| ☐ Umbrella | ☐ Work. Comp. |

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

Total Annual Premium for Property and Liability Coverages: \$ 9,278.00

BUSINESSOWNERS POLICY | NEW POLICY DECLARATIONS

Effective Date October 31, 2023	Policy Period (12:01 a.m. standard time) 10/31/2023 TO 10/31/2024	Policy Number BO-11460918
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Named Insured and Mailing Address:

**CONDOMINIUM HOMES OF NORTHBAY POINTE OWNERS'
ASSOCIATION
PO BOX 145
TAWAS CITY MI 48764-0145**

Payment Plan: **Monthly**

Payment Method: **Manual**

Account Number: **1001524315**

Agent: KEVIN SMITH AGENCY
101 WHITTEMORE ST
TAWAS CITY, MI 48763
989-984-5141
KSMITH@FBINSMI.COM

For 24-hour claim reporting, call 877-FBINSMI (324-6764) or visit our website at FarmBureauInsurance.com.

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

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

Description of Business

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

Description of Premises

<u>Loc. No.</u>	<u>Location Address</u>	<u>Protection Class</u>									
1	311 W LAKE ST, TAWAS CITY, MI 48763-9297	4									
	<table border="0" style="width: 100%;"> <tr> <td style="text-align: center;"><u>Bldg. No.</u></td> <td style="text-align: center;"><u>Occupancy</u></td> <td style="text-align: center;"><u>Construction</u></td> </tr> <tr> <td style="text-align: center;">1</td> <td>Apartment Condominium Association</td> <td style="text-align: center;">Frame Construction</td> </tr> <tr> <td colspan="3">Building Description: 311 W Lake St</td> </tr> </table>	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>	1	Apartment Condominium Association	Frame Construction	Building Description: 311 W Lake St			
<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>									
1	Apartment Condominium Association	Frame Construction									
Building Description: 311 W Lake St											
	<table border="0" style="width: 100%;"> <tr> <td style="text-align: center;"><u>Bldg. No.</u></td> <td style="text-align: center;"><u>Occupancy</u></td> <td style="text-align: center;"><u>Construction</u></td> </tr> <tr> <td style="text-align: center;">2</td> <td>Apartment Condominium Association</td> <td style="text-align: center;">Frame Construction</td> </tr> <tr> <td colspan="3">Building Description: 315 W Lake St</td> </tr> </table>	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>	2	Apartment Condominium Association	Frame Construction	Building Description: 315 W Lake St			
<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>									
2	Apartment Condominium Association	Frame Construction									
Building Description: 315 W Lake St											
	<table border="0" style="width: 100%;"> <tr> <td style="text-align: center;"><u>Bldg. No.</u></td> <td style="text-align: center;"><u>Occupancy</u></td> <td style="text-align: center;"><u>Construction</u></td> </tr> <tr> <td style="text-align: center;">3</td> <td>Apartment Condominium Association</td> <td style="text-align: center;">Frame Construction</td> </tr> <tr> <td colspan="3">Building Description: 317 W Lake St</td> </tr> </table>	<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>	3	Apartment Condominium Association	Frame Construction	Building Description: 317 W Lake St			
<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>									
3	Apartment Condominium Association	Frame Construction									
Building Description: 317 W Lake St											
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<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>									
4	Apartment Condominium Association	Frame Construction									
Building Description: 401 W Lake St											
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<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>									
5	Apartment Condominium Association	Frame Construction									
Building Description: 405 W Lake St											
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<u>Bldg. No.</u>	<u>Occupancy</u>	<u>Construction</u>									
6	Apartment Condominium Association	Frame Construction									
Building Description: 407 W Lake St											

BUSINESSOWNERS POLICY | NEW POLICY DECLARATIONS

Description of Premises continued

Loc. No.	Location Address	Protection Class
	<u>Bldg. No.</u> <u>Occupancy</u> <u>Construction</u>	
	7 Apartment Condominium Association	Frame Construction
	Building Description: 403 W Lake St	
	<u>Bldg. No.</u> <u>Occupancy</u> <u>Construction</u>	
	8 Apartment Condominium Association	Frame Construction
	Building Description: 311 W Lake St - Garage	
	<u>Bldg. No.</u> <u>Occupancy</u> <u>Construction</u>	
	9 Apartment Condominium Association	Frame Construction
	Building Description: 311 W Lake St - Garage	
	<u>Bldg. No.</u> <u>Occupancy</u> <u>Construction</u>	
	10 Apartment Condominium Association	Frame Construction
	Building Description: 315 W Lake St - Garage	
	<u>Bldg. No.</u> <u>Occupancy</u> <u>Construction</u>	
	11 Apartment Condominium Association	Frame Construction
	Building Description: 315 W Lake St - Garage	
	<u>Bldg. No.</u> <u>Occupancy</u> <u>Construction</u>	
	12 Apartment Condominium Association	Frame Construction
	Building Description: 317 W Lake St - Garage	
	<u>Bldg. No.</u> <u>Occupancy</u> <u>Construction</u>	
	13 Apartment Condominium Association	Frame Construction
	Building Description: 317 W Lake St - Garage	
	<u>Bldg. No.</u> <u>Occupancy</u> <u>Construction</u>	
	14 Apartment Condominium Association	Frame Construction
	Building Description: 405 W Lake St - Garage	
	<u>Bldg. No.</u> <u>Occupancy</u> <u>Construction</u>	
	15 Apartment Condominium Association	Frame Construction
	Building Description: 405 W Lake St - Garage	
	<u>Bldg. No.</u> <u>Occupancy</u> <u>Construction</u>	
	16 Apartment Condominium Association	Frame Construction
	Building Description: 407 W Lake St - Garage	
	<u>Bldg. No.</u> <u>Occupancy</u> <u>Construction</u>	
	17 Apartment Condominium Association	Frame Construction
	Building Description: 403 W Lake St - Garage	
	<u>Bldg. No.</u> <u>Occupancy</u> <u>Construction</u>	
	18 Apartment Condominium Association	Frame Construction
	Building Description: 403 W Lake St - Garage	
	<u>Bldg. No.</u> <u>Occupancy</u> <u>Construction</u>	
	19 Apartment Condominium Association	Frame Construction
	Building Description: Miscellaneous Property & BPP	

BUSINESSOWNERS POLICY | NEW POLICY DECLARATIONS

Property Coverage

Blanket		Building		<u>Limit of Insurance</u>		
				\$ 13,400,285		
<u>Loc No.</u>	<u>Bldg. No.</u>	<u>Type of Property*</u>	<u>Valuation Method **</u>	<u>Limit of Insurance</u>	<u>Deductible</u>	<u>Building Annual Increase Percentage</u>
1	1	Building	RC	\$ INCLUDED	\$ 5,000	4%
		Condominiums - Residential Condominium (Association risk only)				
1	2	Building	RC	\$ INCLUDED	\$ 5,000	4%
		Condominiums - Residential Condominium (Association risk only)				
1	3	Building	RC	\$ INCLUDED	\$ 5,000	4%
		Condominiums - Residential Condominium (Association risk only)				
1	4	Building	RC	\$ INCLUDED	\$ 5,000	4%
		Condominiums - Residential Condominium (Association risk only)				
1	5	Building	RC	\$ INCLUDED	\$ 5,000	4%
		Condominiums - Residential Condominium (Association risk only)				
1	6	Building	RC	\$ INCLUDED	\$ 5,000	4%
		Condominiums - Residential Condominium (Association risk only)				
1	7	Building	RC	\$ INCLUDED	\$ 5,000	4%
		Condominiums - Residential Condominium (Association risk only)				
1	8	Building	RC	\$ INCLUDED	\$ 5,000	4%
		Condominiums - Residential Condominium (Association risk only)				
1	9	Building	RC	\$ INCLUDED	\$ 5,000	4%
		Condominiums - Residential Condominium (Association risk only)				
1	10	Building	RC	\$ INCLUDED	\$ 5,000	4%
		Condominiums - Residential Condominium (Association risk only)				
1	11	Building	RC	\$ INCLUDED	\$ 5,000	4%
		Condominiums - Residential Condominium (Association risk only)				
1	12	Building	RC	\$ INCLUDED	\$ 5,000	4%
		Condominiums - Residential Condominium (Association risk only)				
1	13	Building	RC	\$ INCLUDED	\$ 5,000	4%
		Condominiums - Residential Condominium (Association risk only)				
1	14	Building	RC	\$ INCLUDED	\$ 5,000	4%
		Condominiums - Residential Condominium (Association risk only)				
1	15	Building	RC	\$ INCLUDED	\$ 5,000	4%
		Condominiums - Residential Condominium (Association risk only)				

BUSINESSOWNERS POLICY | NEW POLICY DECLARATIONS

Property Coverage continued

1	16	Building	RC	\$ INCLUDED	\$ 5,000	4%
Condominiums - Residential Condominium (Association risk only)						
1	17	Building	RC	\$ INCLUDED	\$ 5,000	4%
Condominiums - Residential Condominium (Association risk only)						
1	18	Building	RC	\$ INCLUDED	\$ 5,000	4%
Condominiums - Residential Condominium (Association risk only)						
1	19	Building	RC	\$ INCLUDED	\$ 5,000	4%
Condominiums - Residential Condominium (Association risk only)						

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

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

Liability Coverage Limits

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

Classification

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

BUSINESSOWNERS POLICY | NEW POLICY DECLARATIONS

Classification continued

Loc. No.	Bldg. No.	Classification	Class Code	Premium Basis	Exposure
1	9	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	10	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	11	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	12	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	13	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	14	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	15	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	16	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	17	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	18	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A
1	19	Condominiums - Residential Condominium (Association risk only)	69145	Limit of Insurance	\$ N/A

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

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

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

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

BUSINESSOWNERS POLICY | NEW POLICY DECLARATIONS

Select Premier Businessowners Offering Summary

This statement of coverage is added to your Policy Declarations. The following coverages are additional coverages added to your Businessowners Policy, or increased limits for Additional Coverages provided in the Businessowners Policy, BP 00 03, contract.

<u>Coverage</u>	<u>Limit</u>	<u>Provided In</u>
Accounts Receivable	\$250,000 on-premises \$5,000 off-premises	BP 00 03
Business Personal Property - Off Premises	\$50,000	BP 00 03
Business Income - Period of Indemnity	18 months	BP 00 03
Business Income from Dependent Properties	\$100,000	BP 00 03
Debris Removal	\$100,000	BP 00 03
Employee Dishonesty	\$50,000	BP 00 03
Fire Department Service Charge	\$10,000	BP 00 03
Forgery and Alteration	\$50,000	BP 00 03
Increased Cost of Construction	\$100,000	BP 00 03
Key and Lock Replacement	\$1,000	GN 66 14
Money and Securities	\$25,000 on-premises \$25,000 off-premises	BP 00 03
Newly Acquired - Buildings	\$1,000,000	BP 00 03
Newly Acquired - Business Personal Property	\$500,000	BP 00 03
Newly Acquired - Period of Coverage	120 days	BP 00 03
Ordinance or Law For Tenant's Interest in Improvements and Betterments	\$50,000	GN 66 20
Outdoor Property	\$100,000	BP 00 03
Personal Effects	\$25,000	BP 00 03
Pollutant Clean Up and Removal	\$100,000	BP 00 03
Rekeying of Locks; Lock Replacement	\$1,000	GN 66 14
Utility Services - Direct Damage	\$25,000	GN 66 14
Utility Services - Time Element	\$25,000	GN 66 14
Valuable Papers	\$250,000 on-premises \$5,000 off-premises	BP 00 03

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

BUSINESSOWNERS POLICY | NEW POLICY DECLARATIONS

Section I - Property Coverages

Loc. No.	Bldg. No.		Limit of Insurance
Ordinance or Law Coverage (BP 04 46 07 13)			
1	1	☒ Coverage 1	\$ 1,608,921
		☐ Coverage 2	N/A
		☐ Coverage 3	N/A
		☒ Coverages 2 and 3 Combined	\$ 200,000
		Business Income and Extra Expense ☒ Yes ☐ No	
		Waiting Period for Period of Restoration: 0	
1	2	☒ Coverage 1	\$ 1,526,993
		☐ Coverage 2	N/A
		☐ Coverage 3	N/A
		☒ Coverages 2 and 3 Combined	\$ 200,000
		Business Income and Extra Expense ☒ Yes ☐ No	
		Waiting Period for Period of Restoration: 0	
1	3	☒ Coverage 1	\$ 1,778,312
		☐ Coverage 2	N/A
		☐ Coverage 3	N/A
		☒ Coverages 2 and 3 Combined	\$ 200,000
		Business Income and Extra Expense ☒ Yes ☐ No	
		Waiting Period for Period of Restoration: 0	
1	4	☒ Coverage 1	\$ 2,487,251
		☐ Coverage 2	N/A
		☐ Coverage 3	N/A
		☒ Coverages 2 and 3 Combined	\$ 248,725
		Business Income and Extra Expense ☒ Yes ☐ No	
		Waiting Period for Period of Restoration: 0	
1	5	☒ Coverage 1	\$ 1,778,312
		☐ Coverage 2	N/A
		☐ Coverage 3	N/A
		☒ Coverages 2 and 3 Combined	\$ 200,000
		Business Income and Extra Expense ☒ Yes ☐ No	
		Waiting Period for Period of Restoration: 0	
1	6	☒ Coverage 1	\$ 1,778,312
		☐ Coverage 2	N/A
		☐ Coverage 3	N/A
		☒ Coverages 2 and 3 Combined	\$ 200,000
		Business Income and Extra Expense ☒ Yes ☐ No	
		Waiting Period for Period of Restoration: 0	
1	7	☒ Coverage 1	\$ 1,778,312
		☐ Coverage 2	N/A
		☐ Coverage 3	N/A
		☒ Coverages 2 and 3 Combined	\$ 200,000
		Business Income and Extra Expense ☒ Yes ☐ No	
		Waiting Period for Period of Restoration: 0	
1	ALL	Water Back-Up and Sump Overflow (BP 04 53 07 13)	
		Covered Property Annual Aggregate	\$ 250,000
		Business Income And Extra Expense Annual Aggregate	\$ 250,000

BUSINESSOWNERS POLICY | NEW POLICY DECLARATIONS

Section I - Property Coverages continued

Loc. No.	Bldg. No.		Limit of Insurance
		Changes - Limited Fungi Coverage (Revised Limit) (BP 05 76 01 10)	
ALL	ALL	Revised Limit:	\$ 15,000
		Separate Premises or Locations Option: ☐ Yes ☒ No	
		Business Income/Extra Expense - Revised Number of Days: 30	
ALL	ALL	Equipment Breakdown Coverage (GN 66 10 07 20)	
ALL	ALL	Removal of Insurance-to-Value Provision (BP 04 83 01 10)	
ALL	ALL	Employee Dishonesty	\$ 100,000
ALL	ALL	Forgery or Alteration	\$ 100,000
ALL	ALL	Business Income Ordinary Payroll Expenses	
		Increased Number of Days: 60	
ALL	ALL	Business Income - Extended Business Income	
		Increased Number of Days: 60	

Section II - Liability Coverages

Hired Auto and Non-Owned Auto Liability (BP 04 04 01 10)
Hired Auto Liability - Premium: \$40.00 Non-Owned Auto Liability - Premium: \$69.00
Electronic Data Liability - Limited Coverage (BP 05 95 05 14)
Loss of Electronic Data Limit: \$5,000

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

Businessowners Coverage Form (BP 00 03 07 13)
Michigan Changes (BP 01 36 09 17)
Broadening Endorsement (GN 66 14 07 20)
Disclosure Pursuant to Terrorism Risk Insurance Act (BP 05 15)
CAP on Losses from Certified Acts of Terrorism (BP 05 23 01 15)
Exclusion of Certified Acts of Terrorism Involving Nuclear, Biological, Chemical or Radiological Terrorism; CAP on Covered Certified Acts Losses (BP 05 26 01 15)
Exception Covering Certain Fire Losses applies to property located at: **MICHIGAN**
Exclusion of Punitive Damages Related to a Certified Act of Terrorism (BP 05 42 01 15)
Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act) (BP 05 64 01 15)
The Exception Covering Certain Fire Losses (Paragraph B.2.) applies to property located in the following state(s): **MICHIGAN**
Condominium Association Coverage (BP 17 01 07 13)
Residential Community and Office Association Protector Endorsement (GN 69 04 07 20)

Limitations/Exclusions

Employment-Related Practices Exclusion (BP 04 17 01 10)
Communicable Disease Exclusion (BP 14 86 07 13)
Exclusion - Silica or Silica-Related Dust (BP 05 17 01 06)
Exclusion - Unmanned Aircraft (BP 15 11 12 16)
☐ Bodily Injury and Property Damage ☐ Personal and Advertising Injury
Absolute Perfluoroalkyl or Polyfluoroalkyl Substances (PFAS) Exclusion (GL 66 01 11 22)

BUSINESSOWNERS POLICY | NEW POLICY DECLARATIONS**Cyber Liability**

Named Insured: CONDOMINIUM HOMES OF NORTHBAY POINTE OWNERS' ASSOCIATION	Transaction Effective Date: OCTOBER 31, 2023	Policy Number: BO-11460918
Agent Name: MB RISK SERVICES	Agent Number: 7000	

NOTICE

- **INSURING AGREEMENTS (A)(1) THROUGH (A)(4) ARE CLAIMS-MADE AND REPORTED COVERAGES. EXCEPT TO SUCH EXTENT AS MAY OTHERWISE BE PROVIDED HEREIN, THESE INSURING AGREEMENTS ARE LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS OR SUITS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE ENDORSEMENT PERIOD AND REPORTED IN WRITING TO THE INSURER PURSUANT TO THE TERMS HEREIN.**
- **INSURING AGREEMENTS (B)(1) THROUGH (B)(4) ARE EVENT-DISCOVERED AND REPORTED COVERAGES. EXCEPT TO SUCH EXTENT AS MAY OTHERWISE BE PROVIDED HEREIN, THESE INSURING AGREEMENTS ARE LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS FOR EVENTS THAT ARE DISCOVERED DURING THE ENDORSEMENT PERIOD AND REPORTED IN WRITING TO THE INSURER PURSUANT TO THE TERMS HEREIN.**
- **THE LIMIT OF LIABILITY AVAILABLE TO PAY JUDGMENTS OR SETTLEMENTS UNDER THIS CYBER LIABILITY COVERAGE SHALL BE REDUCED BY AMOUNTS INCURRED FOR DEFENSE COSTS.**

Item 1. Limits of Liability per Insuring Agreement:

(A) THIRD PARTY LIABILITY INSURING AGREEMENTS

(1) Multimedia Liability:	\$50,000
(2) Security and Privacy Liability:	\$50,000
(3) Privacy Regulatory Defense and Penalties:	\$50,000
(4) PCI DSS Liability:	\$50,000

(B) FIRST PARTY INSURING AGREEMENTS

(1) Breach Event Costs:	\$50,000
(2) BrandGuard®:	\$50,000
(3) System Failure:	\$50,000
(4) Cyber Extortion:	\$50,000

Item 2. Maximum Aggregate Limit of Liability:	\$50,000
Item 3. Endorsement Period:	From: 10/31/2023 To: 10/31/2024
Item 4. Retroactive Date:	Full Unknown Prior Acts Coverage
Item 5. Cyber Liability Extended Reporting Period:	Not Applicable

Endorsement that Applies

Cyber Liability (GN 66 06)

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

Named Insured: CONDOMINIUM HOMES OF NORTHBAY POINTE OWNERS' ASSOCIATION	Transaction Effective Date: OCTOBER 31, 2023	Policy Number: BO-11460918
Agent Name: Kevin Smith	Agent Number: 4516	

NOTICE

- **THIS IS A CLAIMS-MADE AND REPORTED COVERAGE. EXCEPT TO SUCH EXTENT AS MAY OTHERWISE BE PROVIDED HEREIN, THIS CONDOMINIUMS, CO-OPS, ASSOCIATIONS - DIRECTORS AND OFFICERS LIABILITY (D&O) COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS OR SUITS THAT ARE FIRST MADE AGAINST THE INSURED(S) DURING THE D&O COVERAGE PERIOD AND REPORTED IN WRITING TO THE INSURER PURSUANT TO THE TERMS HEREIN. VARIOUS PROVISIONS IN THIS D&O ENDORSEMENT RESTRICT COVERAGE. PLEASE READ THE ENTIRE CONDOMINIUMS, CO-OPS, ASSOCIATIONS - DIRECTORS AND OFFICERS LIABILITY ENDORSEMENT CAREFULLY TO DETERMINE RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED.**
- **THE D&O AGGREGATE LIMIT AVAILABLE TO PAY JUDGEMENTS OR SETTLEMENTS UNDER THIS CONDOMINIUMS, CO-OPS, ASSOCIATIONS - DIRECTORS AND OFFICERS LIABILITY ENDORSEMENT SHALL BE REDUCED BY AMOUNTS INCURRED FOR DEFENSE COSTS.**

Named Association: Condominium Homes of Northbay Pointe Owners' Association		
D&O Coverage Period:	From: 10/31/2023 To: 10/31/2024	At 12:01 a.m. standard time at your mailing address shown on the first page of the Declarations for this policy.
D&O Aggregate Limit:	\$2,000,000	
D&O Deductible:	\$500	
Pending or Prior Litigation Date:		
D&O Retroactive Date:		If no date is shown, "we" will consider the D&O Retroactive Date to be the date of organization of the "named insured".

Endorsement that Applies

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

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

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

✓ BP 00 03 07 13	✓ BP 15 11 12 16	✓ BP 17 24 01 10	✓ BP 04 17 01 10
✓ BP 04 04 01 10	✓ BP 01 36 09 17	✓ BP 04 83 01 10	✓ BP 05 76 01 10
✓ BP 05 15 12 20	✓ BP 05 23 01 15	✓ BP 05 42 01 15	✓ BP 14 86 07 13
✓ BP 05 26 01 15	✓ BP 05 64 01 15	✓ BP 05 17 01 06	✓ BP 04 53 07 13
✓ BP 17 01 07 13	✓ BP 04 46 07 13	✓ BP 05 95 05 14	✓ GL 66 01 11 22
✓ GN 66 14 07 20	✓ GN 66 10 07 20	✓ GN 66 06 07 20	✓ GN 69 04 07 20
✓ GN 66 20 07 20			