



Policy Number: WA0200214065-00
Billing Number: 410061754

COUNTRY Mutual Insurance Company

Businessowners Policy Declarations

Named Insured: Rose Island Riverside Condominium

Agency Name: HOLYOKE OF SALEM INS AGCY INC

Agency Code: 02019

Policy Period From: 07/01/2018 To: 07/01/2019 12:01 A.M., Standard Time

Optional Coverages	Limits of Insurance
Second Year Premium Guarantee	
First year policy term	07/01/2018 to 07/01/2019
Second Year policy term	07/01/2019 to 07/01/2020
WORLDS APART Advantage Endorsement	
Equipment Breakdown	
Building Limit – Automatic Increase 3%	
CAPsure Community Association Coverage (All In)	
Employee Dishonesty	\$50,000
Property Management Agent As An Employee Covered For "Employee	
Dishonesty" Only	
Employee Dishonesty for Designated Community Association Officers And	
Directors	
Forgery and Alteration	\$50,000
Extended Business Income	90 Days
Hired Non-Owned Auto Liability	\$2,000,000
Aggregate Limits of Insurance Per Location	

Policy Forms and Endorsements attached at issuance:

See Schedule of Forms and Endorsements

THIS POLICY DECLARATION TOGETHER WITH THE COVERAGE FORM(S), FORMS AND ENDORSEMENTS, IF ANY, COMPLETE THE ABOVE NUMBERED POLICY.

To report a claim after hours, call 1-800-225-2533



COUNTRY Mutual Insurance Company

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Location and Building Schedule

Loc #1 Prospect, KY 40059

Bldg #1	1684 Victory Ct	Primary Residential Association	Frame	2 Units
				Limit
Building Coverage				\$870,960
Replacement Cost				
Earthquake				
Earthquake Deductible 5%				
Ordinance or Law Coverage 1				
Ordinance or Law Coverage 2/3				20%
Ordinance or Law Business Income And Extra Expense				
Water Backup and Sump Overflow				\$10,000
Water Backup and Sump Overflow Business Income				\$5,000

Bldg #2	1684 Victory Ct	Primary Residential Association	Frame	2 Units
				Limit
Building Coverage				\$870,960
Replacement Cost				
Earthquake				
Earthquake Deductible 5%				
Ordinance or Law Coverage 1				
Ordinance or Law Coverage 2/3				20%
Ordinance or Law Business Income And Extra Expense				
Water Backup and Sump Overflow				\$10,000
Water Backup and Sump Overflow Business Income				\$5,000

Bldg #3	1684 Victory Ct	Primary Residential Association	Frame	2 Units
				Limit
Building Coverage				\$870,960
Replacement Cost				
Earthquake				
Earthquake Deductible 5%				



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Ordinance or Law Coverage 1	
Ordinance or Law Coverage 2/3	20%
Ordinance or Law Business Income And Extra Expense	
Water Backup and Sump Overflow	\$10,000
Water Backup and Sump Overflow Business Income	\$5,000

Bldg #4	1684 Victory Ct	Primary Residential Association	Frame	2 Units
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	Limit
Building Coverage	\$870,960
Replacement Cost	
Earthquake	
Earthquake Deductible 5%	
Ordinance or Law Coverage 1	
Ordinance or Law Coverage 2/3	20%
Ordinance or Law Business Income And Extra Expense	
Water Backup and Sump Overflow	\$10,000
Water Backup and Sump Overflow Business Income	\$5,000

Bldg #5	1684 Victory Ct	Primary Residential Association	Frame	2 Units
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	Limit
Building Coverage	\$870,960
Replacement Cost	
Earthquake	
Earthquake Deductible 5%	
Ordinance or Law Coverage 1	
Ordinance or Law Coverage 2/3	20%
Ordinance or Law Business Income And Extra Expense	
Water Backup and Sump Overflow	\$10,000
Water Backup and Sump Overflow Business Income	\$5,000

Bldg #6	1684 Victory Ct	Primary Residential Association	Frame	2 Units
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	Limit
Building Coverage	\$870,960



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Location and Building Schedule

Replacement Cost
 Earthquake
 Earthquake Deductible 5%
 Ordinance or Law Coverage 1
 Ordinance or Law Coverage 2/3 20%
 Ordinance or Law Business Income And Extra Expense
 Water Backup and Sump Overflow \$10,000
 Water Backup and Sump Overflow Business Income \$5,000

Bldg #7	1684 Victory Ct	Primary Residential Association	Frame	2 Units
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Limit

Building Coverage \$870,960
 Replacement Cost
 Earthquake
 Earthquake Deductible 5%
 Ordinance or Law Coverage 1
 Ordinance or Law Coverage 2/3 20%
 Ordinance or Law Business Income And Extra Expense
 Water Backup and Sump Overflow \$10,000
 Water Backup and Sump Overflow Business Income \$5,000

Bldg #8	1684 Victory Ct	Primary Residential Association	Frame	2 Units
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Limit

Building Coverage \$870,960
 Replacement Cost
 Earthquake
 Earthquake Deductible 5%
 Ordinance or Law Coverage 1
 Ordinance or Law Coverage 2/3 20%
 Ordinance or Law Business Income And Extra Expense
 Water Backup and Sump Overflow \$10,000
 Water Backup and Sump Overflow Business Income \$5,000



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Location and Building Schedule

Bldg #9	1684 Victory Ct	Primary Residential Association	Frame	2 Units
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	Limit
Building Coverage	\$870,960
Replacement Cost	
Earthquake	
Earthquake Deductible 5%	
Ordinance or Law Coverage 1	
Ordinance or Law Coverage 2/3	20%
Ordinance or Law Business Income And Extra Expense	
Water Backup and Sump Overflow	\$10,000
Water Backup and Sump Overflow Business Income	\$5,000

Bldg #10	1684 Victory Ct	Primary Residential Association	Frame	2 Units
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	Limit
Building Coverage	\$870,960
Replacement Cost	
Earthquake	
Earthquake Deductible 5%	
Ordinance or Law Coverage 1	
Ordinance or Law Coverage 2/3	20%
Ordinance or Law Business Income And Extra Expense	
Water Backup and Sump Overflow	\$10,000
Water Backup and Sump Overflow Business Income	\$5,000

Bldg #11	1684 Victory Ct	Primary Residential Association	Frame	2 Units
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	Limit
Building Coverage	\$870,960
Replacement Cost	
Earthquake	
Earthquake Deductible 5%	
Ordinance or Law Coverage 1	
Ordinance or Law Coverage 2/3	20%
Ordinance or Law Business Income And Extra Expense	



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Location and Building Schedule

Water Backup and Sump Overflow \$10,000
 Water Backup and Sump Overflow Business Income \$5,000

Bldg #12	1684 Victory Ct	Primary Residential Association	Frame	2 Units
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Limit

Building Coverage \$870,960
 Replacement Cost
 Earthquake
 Earthquake Deductible 5%
 Ordinance or Law Coverage 1
 Ordinance or Law Coverage 2/3 20%
 Ordinance or Law Business Income And Extra Expense
 Water Backup and Sump Overflow \$10,000
 Water Backup and Sump Overflow Business Income \$5,000

Bldg #13	1684 Victory Ct	Primary Residential Association	Frame	2 Units
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Limit

Building Coverage \$870,960
 Replacement Cost
 Earthquake
 Earthquake Deductible 5%
 Ordinance or Law Coverage 1
 Ordinance or Law Coverage 2/3 20%
 Ordinance or Law Business Income And Extra Expense
 Water Backup and Sump Overflow \$10,000
 Water Backup and Sump Overflow Business Income \$5,000

Bldg #14	1684 Victory Ct	Primary Residential Association	Frame	2 Units
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Limit

Building Coverage \$870,960
 Replacement Cost
 Earthquake
 Earthquake Deductible 5%



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Location and Building Schedule

Ordinance or Law Coverage 1	
Ordinance or Law Coverage 2/3	20%
Ordinance or Law Business Income And Extra Expense	
Water Backup and Sump Overflow	\$10,000
Water Backup and Sump Overflow Business Income	\$5,000

Bldg #15	1684 Victory Ct	Primary Residential Association	Frame	2 Units
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	Limit
Building Coverage	\$870,960
Replacement Cost	
Earthquake	
Earthquake Deductible 5%	
Ordinance or Law Coverage 1	
Ordinance or Law Coverage 2/3	20%
Ordinance or Law Business Income And Extra Expense	
Water Backup and Sump Overflow	\$10,000
Water Backup and Sump Overflow Business Income	\$5,000

Bldg #16	1684 Victory Ct	Primary Residential Association	Frame	2 Units
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	Limit
Building Coverage	\$870,960
Replacement Cost	
Earthquake	
Earthquake Deductible 5%	
Ordinance or Law Coverage 1	
Ordinance or Law Coverage 2/3	20%
Ordinance or Law Business Income And Extra Expense	
Water Backup and Sump Overflow	\$10,000
Water Backup and Sump Overflow Business Income	\$5,000

Bldg #17	1684 Victory Ct	Primary Residential Association	Frame	2 Units
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	Limit
Building Coverage	\$870,960



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Location and Building Schedule

Replacement Cost
 Earthquake
 Earthquake Deductible 5%
 Ordinance or Law Coverage 1
 Ordinance or Law Coverage 2/3 20%
 Ordinance or Law Business Income And Extra Expense
 Water Backup and Sump Overflow \$10,000
 Water Backup and Sump Overflow Business Income \$5,000

Bldg #18	1684 Victory Ct	Primary Residential Association	Frame	2 Units
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Limit

Building Coverage \$870,960
 Replacement Cost
 Earthquake
 Earthquake Deductible 5%
 Ordinance or Law Coverage 1
 Ordinance or Law Coverage 2/3 20%
 Ordinance or Law Business Income And Extra Expense
 Water Backup and Sump Overflow \$10,000
 Water Backup and Sump Overflow Business Income \$5,000

Bldg #19	1684 Victory Ct	Primary Residential Association	Frame	2 Units
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Limit

Building Coverage \$870,960
 Replacement Cost
 Earthquake
 Earthquake Deductible 5%
 Ordinance or Law Coverage 1
 Ordinance or Law Coverage 2/3 20%
 Ordinance or Law Business Income And Extra Expense
 Water Backup and Sump Overflow \$10,000
 Water Backup and Sump Overflow Business Income \$5,000



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Location and Building Schedule

Bldg #20	1684 Victory Ct	Primary Residential Association	Frame	2 Units
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	Limit
Building Coverage	\$870,960
Replacement Cost	
Earthquake	
Earthquake Deductible 5%	
Ordinance or Law Coverage 1	
Ordinance or Law Coverage 2/3	20%
Ordinance or Law Business Income And Extra Expense	
Water Backup and Sump Overflow	\$10,000
Water Backup and Sump Overflow Business Income	\$5,000

Bldg #21	1684 Victory Ct	Primary Residential Association	Frame	2 Units
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	Limit
Building Coverage	\$870,960
Replacement Cost	
Earthquake	
Earthquake Deductible 5%	
Ordinance or Law Coverage 1	
Ordinance or Law Coverage 2/3	20%
Ordinance or Law Business Income And Extra Expense	
Water Backup and Sump Overflow	\$10,000
Water Backup and Sump Overflow Business Income	\$5,000

Bldg #22	1684 Victory Ct	Primary Residential Association	Frame	2 Units
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	Limit
Building Coverage	\$870,960
Replacement Cost	
Earthquake	
Earthquake Deductible 5%	
Ordinance or Law Coverage 1	
Ordinance or Law Coverage 2/3	20%
Ordinance or Law Business Income And Extra Expense	



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Location and Building Schedule

Water Backup and Sump Overflow	\$10,000
Water Backup and Sump Overflow Business Income	\$5,000



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Schedule of Taxes, Surcharges or Fees

Taxes/Surcharges Detailed Breakdown:

KY – Public Service Surcharge	\$343.01
KY – Municipal Tax	\$1,905.00
KY – Collection Fee	\$190.50
Total Taxes/Surcharges	\$2,438.51

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WORLDS APART[®] ADVANTAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The following is a summary of increased limits of insurance and additional coverage provided by this endorsement. This endorsement is subject to the provisions of your policy, which means that it is subject to all terms, limitations and conditions applicable to the Businessowners Coverage Form unless specifically deleted, replaced or modified herein. This endorsement is applicable only to those premises described in the Declarations. Coverage for loss of Business Income or Extra Expense does not apply if a loss is covered only as a result of this endorsement.

No deductible applies to these coverages unless specifically stated in the coverage description.

Endorsement Schedule	
Coverage Description	Limit of Insurance
SECTION I - PROPERTY	
COVERED PROPERTY	
Expanded Described Premises	1,000 Feet
Expanded Covered Perils for Fences	
ADDITIONAL COVERAGES	
Business Income	
Actual Loss Sustained	18-Months
Extended Business Income	90 Days
Dependent Properties	\$25,000
Claims Expense	\$5,000
Computer Fraud	\$5,000
Debris Removal	35%/\$25,000
Fine Arts	\$25,000
Fire Department Service Charge	\$25,000
Fire Extinguisher Systems Recharge Expense	\$10,000
Lessor's Leasehold Interest for Mercantile or Office Occupancy Tenants	\$10,000
Lock and Key Coverage	
Lost Key Coverage	\$10,000
Electronic Key Systems	\$25,000
Money Orders And Counterfeit Money	\$25,000
Pollutant Clean Up and Removal	\$25,000
Reward	\$15,000
Tenant Move Back Expenses	\$10,000
COVERAGE EXTENSIONS	
Accounts Receivable	
At the Described Premises	\$50,000
Not At the Described Premises	\$15,000
Automated External Defibrillators	\$5,000

Computer Equipment	\$10,000
Appurtenant Structures	
Business Personal Property	\$5,000
Newly Acquired or Constructed	
Building	\$500,000
Business Income and Extra Expense	\$250,000
Period of Coverage	60 Days
Off-Premises Utility Service Failure	
Direct Damage	\$25,000
Time Element	\$25,000
Outdoor Property	\$10,000
Personal Effects	\$5,000
Valuable Papers and Records	
At the Described Premises	\$50,000
Not At the Described Premises	\$15,000
OPTIONAL COVERAGES	
Employee Dishonesty, Forgery and Alteration, Designated Property Management Agent	Shown on the Policy Declarations
Money and Securities	
Inside the Premises	\$25,000
Outside the Premises	\$25,000
Outdoor Signs	\$25,000
SECTION II - LIABILITY	
Broadened Coverage For Damage To Premises Rented To You	\$300,000
Heating Or Air Conditioning Loss Reimbursement	\$5,000 per Occurrence \$10,000 Annual
Lock-Out Or Sale, Removal And Disposal Liability	\$5,000
Per Location Aggregate Limit of Insurance	Business Liability Limits of Insurance Per Location
Tenants' Property Legal Liability	\$10,000

Except as otherwise stated in this endorsement, the terms and conditions of the policy apply to the insurance stated below:

I. The following change applies to SECTION I - PROPERTY, Paragraph A.1., Covered Property:

A. Expanded Described Premises

In paragraphs A.1.a.(6) and A.1.b. 100 feet is revised to 1,000 feet.

II. The following change applies to SECTION I - PROPERTY, Paragraph A.2., Property Not Covered:

A. Expanded Covered Perils for Fences

Paragraph A.2.e. is replaced by the following:

- e. Outdoor radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers, signs (other than signs attached to buildings), trees, shrubs or plants, all except as provided in the:

- (1) Outdoor Property Coverage Extension; or
- (2) Outdoor Signs Optional Coverage;

III. The following changes apply to SECTION I - PROPERTY, Paragraph A.5., Additional Coverages: