



Coverage provided by
Erie Insurance Company

100 Erie Insurance Place Erie, PA 16530
erieinsurance.com

Erie Insurance Company
NAIC Code 26263

ErieSecure Business™ Policy Declarations

Renewal Certificate

Mailing name and address for Insured

WOODRIDGE ASSOCIATION OF
OWNERS
PO BOX 623
ELLETTSVILLE IN 47429-0623



Named Insured's full name

WOODRIDGE ASSOCIATION OF OWNERS FF1355

Legal entity

Association

Agent	Policy period	Policy number
FF1869 GREDY INSURANCE AGENCY INC	01/01/2026 to 01/01/2027	Q61 0350905

Agent address and phone

GREDY INSURANCE AGENCY INC
3939 S WALNUT ST STE 1
BLOOMINGTON, IN 47401
(812)337-3333

Policy period begins at 12:01 A.M. standard time on the effective date and ends at 12:01 A.M. standard time on the expiration date. Standard time is determined at the stated address of the Named Insured.

Agency email address

desiree@gredyinsurance.com

Agency website

<http://www.gredyinsurance.com>

The insurance applies to those premises described below. This is subject to all applicable terms of the policy and attached forms and endorsements.

Policy Discounts

Loyalty discount
Multi-policy
Payment plan

Premium Summary

Total net premium:	\$71,201
Final premium:	\$71,201.00
(This is not a bill. Your invoice will follow in a separate mailing.)	

Liability Protection

Commercial general liability coverage

Coverage	Deductible	Limit
Bodily injury and property damage		\$2,000,000 Each occurrence
Personal and advertising injury		\$2,000,000 Any one person or organization

Liability Protection (continued)

Commercial general liability coverage

Coverage	Deductible	Limit
Medical expense payments		\$10,000 Any one person
Damage to premises rented to you – Fire legal liability		\$2,000,000 Any one premises
General aggregate		\$4,000,000
Products – Completed operations aggregate		\$4,000,000
Non-owned and hired automobile liability		Included
Damage to customers autos - Legal liability	\$200	Included

Policy Optional Coverages and Exclusions

Coverage	Deductible	Limit
Additional insured - Condominium unit owners (CG2004)		
Condominium association		
Directors and officers liability coverage - Condominiums or homeowners association	\$1,000	\$2,000,000 Each claim/ \$4,000,000 Aggregate
Retroactive date: 01/01/2024		
Number of units: 148		
Employee dishonesty – Increased coverage	\$1,000	\$65,000
Number of employees: 3		
Identity recovery – Owners and employees		\$25,000

Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)

Abuse or molestation exclusion

Property Protection

Blanket coverage	Limit
Blanket coverage - Buildings - All locations	\$27,034,500
Blanket coverage - Earthquake buildings	\$27,034,500
Location 1 Building 1	
Location 2 Building 1	
Location 3 Building 1	
Location 4 Building 1	
Location 5 Building 1	
Location 6 Building 1	
Location 7 Building 1	
Location 8 Building 1	
Location 9 Building 1	
Location 10 Building 1	
Location 11 Building 1	
Location 12 Building 1	
Location 13 Building 1	
Location 14 Building 1	
Location 15 Building 1	
Location 16 Building 1	
Location 17 Building 1	

Risk information for Location 1 - Building 1

Address:	9000-9020 S POINTE RIDGE LN	Windstorm/Hail:	Property deductible
City/State:	BLOOMINGTON, IN	Insured interest:	Condo association
Zip code:	47401	Year built:	1978
County:	Monroe	Annual sales/revenue:	\$50,000
Property deductible*:	\$10,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	4%		

*Property deductible applies unless otherwise indicated below.

Location 1 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Earthquake – Building	5%	Blanket

Risk information for Location 2 - Building 1

Address:	9022-9042 S POINTE RIDGE LN	Windstorm/Hail:	Property deductible
City/State:	BLOOMINGTON, IN	Insured interest:	Condo association
Zip code:	47401	Year built:	1979
County:	Monroe	Annual sales/revenue:	\$50,000
Property deductible*:	\$10,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	4%		

*Property deductible applies unless otherwise indicated below.

Location 2 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Earthquake – Building	5%	Blanket

Risk information for Location 3 - Building 1

Address:	9044-9064 S POINTE RIDGE LN	Windstorm/Hail:	Property deductible
City/State:	BLOOMINGTON, IN	Insured interest:	Condo association
Zip code:	47401	Year built:	1979
County:	Monroe	Annual sales/revenue:	\$50,000
Property deductible*:	\$10,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	4%		

*Property deductible applies unless otherwise indicated below.

Location 3 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Earthquake – Building	5%	Blanket

Risk information for Location 4 - Building 1

Address:	9100-9112 S POINTE RIDGE LN	Windstorm/Hail:	Property deductible
City/State:	BLOOMINGTON, IN	Insured interest:	Condo association
Zip code:	47401	Year built:	1979
County:	Monroe	Annual sales/revenue:	\$50,000
Property deductible*:	\$10,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	4%		

*Property deductible applies unless otherwise indicated below.

Location 4 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Earthquake – Building	5%	Blanket

Risk information for Location 5 - Building 1

Address:	9114-9126 S POINTE RIDGE LN	Windstorm/Hail:	Property deductible
City/State:	BLOOMINGTON, IN	Insured interest:	Condo association
Zip code:	47401	Year built:	1978
County:	Monroe	Annual sales/revenue:	\$50,000
Property deductible*:	\$10,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	4%		

*Property deductible applies unless otherwise indicated below.

Location 5 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Earthquake – Building	5%	Blanket

Risk information for Location 6 - Building 1

Address:	9300-9320 S Pointe Ridge Ln	Windstorm/Hail:	Property deductible
City/State:	BLOOMINGTON, IN	Insured interest:	Condo association
Zip code:	47401	Year built:	1979
County:	Monroe	Annual sales/revenue:	\$50,000
Property deductible*:	\$10,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	4%		

*Property deductible applies unless otherwise indicated below.

Location 6 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Earthquake – Building	5%	Blanket

Risk information for Location 7 - Building 1

Address:	9322-9342 S Pointe Ridge Ln	Windstorm/Hail:	Property deductible
City/State:	BLOOMINGTON, IN	Insured interest:	Condo association
Zip code:	47401	Year built:	1979
County:	Monroe	Annual sales/revenue:	\$50,000
Property deductible*:	\$10,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	4%		

*Property deductible applies unless otherwise indicated below.

Location 7 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Earthquake – Building	5%	Blanket

Risk information for Location 8 - Building 1

Address:	9344-9362 S LAKE RIDGE DR	Windstorm/Hail:	Property deductible
City/State:	BLOOMINGTON, IN	Insured interest:	Condo association
Zip code:	47401	Year built:	1979
County:	Monroe	Annual sales/revenue:	\$50,000
Property deductible*:	\$10,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	4%		

*Property deductible applies unless otherwise indicated below.

Location 8 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Earthquake – Building	5%	Blanket

Risk information for Location 9 - Building 1

Address:	9366-9386 S LAKE RIDGE DR	Windstorm/Hail:	Property deductible
City/State:	BLOOMINGTON, IN	Insured interest:	Condo association
Zip code:	47401	Year built:	1979
County:	Monroe	Annual sales/revenue:	\$50,000
Property deductible*:	\$10,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	4%		

*Property deductible applies unless otherwise indicated below.

Location 9 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Earthquake – Building	5%	Blanket

Risk information for Location 10 - Building 1

Address:	9388-9408 S LAKE RIDGE DR	Windstorm/Hail:	Property deductible
City/State:	BLOOMINGTON, IN	Insured interest:	Condo association
Zip code:	47401	Year built:	1979
County:	Monroe	Annual sales/revenue:	\$50,000
Property deductible*:	\$10,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	4%		

**Property deductible applies unless otherwise indicated below.*

Location 10 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Earthquake – Building	5%	Blanket

Risk information for Location 11 - Building 1

Address:	9410-9430 S LAKE RIDGE DR	Windstorm/Hail:	Property deductible
City/State:	BLOOMINGTON, IN	Insured interest:	Condo association
Zip code:	47401	Year built:	1979
County:	Monroe	Annual sales/revenue:	\$50,000
Property deductible*:	\$10,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	4%		

**Property deductible applies unless otherwise indicated below.*

Location 11 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Earthquake – Building	5%	Blanket

Risk information for Location 12 - Building 1

Address:	9432-9450 S LAKE RIDGE DR	Windstorm/Hail:	Property deductible
City/State:	BLOOMINGTON, IN	Insured interest:	Condo association
Zip code:	47401	Year built:	1979
County:	Monroe	Annual sales/revenue:	\$50,000
Property deductible*:	\$10,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	4%		

**Property deductible applies unless otherwise indicated below.*

Location 12 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Earthquake – Building	5%	Blanket

Risk information for Location 13 - Building 1

Address:	9365-9379 S LAKE RIDGE DR	Windstorm/Hail:	Property deductible
City/State:	BLOOMINGTON, IN	Insured interest:	Condo association
Zip code:	47401	Year built:	1979
County:	Monroe	Annual sales/revenue:	\$50,000
Property deductible*:	\$10,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	4%		

*Property deductible applies unless otherwise indicated below.

Location 13 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Earthquake – Building	5%	Blanket

Risk information for Location 14 - Building 1

Address:	9349-9363 S LAKE RIDGE DR	Windstorm/Hail:	Property deductible
City/State:	BLOOMINGTON, IN	Insured interest:	Condo association
Zip code:	47401	Year built:	1979
County:	Monroe	Annual sales/revenue:	\$50,000
Property deductible*:	\$10,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	4%		

**Property deductible applies unless otherwise indicated below.*

Location 14 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Earthquake – Building	5%	Blanket

Risk information for Location 15 - Building 1

Address:	9333-9347 S LAKE RIDGE DR	Windstorm/Hail:	Property deductible
City/State:	BLOOMINGTON, IN	Insured interest:	Condo association
Zip code:	47401	Year built:	1979
County:	Monroe	Annual sales/revenue:	\$50,000
Property deductible*:	\$10,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	62003 Condominiums - residential - association risk only		
Automatic adjustment of building coverage:	4%		

**Property deductible applies unless otherwise indicated below.*

Location 15 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Earthquake – Building	5%	Blanket

Risk information for Location 16 - Building 1

Address:	9333 S LAKE RIDGE DR	Windstorm/Hail:	Property deductible
City/State:	BLOOMINGTON, IN	Insured interest:	Condo association
Zip code:	47401	Year built:	1980
County:	Monroe	Annual sales/revenue:	\$5,000
Property deductible*:	\$10,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	80014 Pool house		
Automatic adjustment of building coverage:	4%		
Automatic adjustment of business personal property coverage:	4%		

**Property deductible applies unless otherwise indicated below.*

Location 16 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Replacement cost		Blanket
Business personal property: Comprehensive perils, Coinsurance N/A, Replacement cost		\$35,500
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Earthquake – Building	5%	Blanket
Earthquake – Business personal property	5%	\$35,500

Risk information for Location 17 - Building 1

Address:	9333 S LAKE RIDGE DR	Windstorm/Hail:	Property deductible
City/State:	BLOOMINGTON, IN	Insured interest:	Condo association
Zip code:	47401	Year built:	1989
County:	Monroe	Annual sales/revenue:	\$5,000
Property deductible*:	\$10,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	48925 Swimming pool - noc		
Automatic adjustment of building coverage:	4%		

**Property deductible applies unless otherwise indicated below.*

Location 17 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 100% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Earthquake – Building	5%	Blanket

Risk information for Location 18 - Building 1

Address:	9333 S LAKE RIDGE DR	Insured interest:	Condo association
City/State:	BLOOMINGTON, IN		
Zip code:	47401		
County:	Monroe		
Occupancy/Operations:	46671 Parks or playgrounds - lessor's risk		

Schedule of Forms

Form number	Edition date	Description
CG0001	04/13	Commercial General Liability Coverage Form
CG0123	03/97	Indiana Changes - Pollution Exclusion
CG2004	11/85	Additional Insured - Condominium Unit Owners
CG2106	05/14	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception
CG2109	06/15	Exclusion - Unmanned Aircraft
CG2146	07/98	Abuse or Molestation Exclusion
CG2170	01/15	Cap on Losses from Certified Acts of Terrorism
CG4032	05/23	Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
EPP0001	12/24 *	ErieSecure Business Property Coverage Part
EPP0006	12/24	ErieSecure Business Extra Liability Coverages
EPP0008	09/23	Policy Change Endorsement - Exclusions
EPP0009	10/19	Exclusion - Professional Liability
EPP0011IN	10/19 *	Indiana Liability Change Endorsement
EPP0027	10/19 *	Important Notice to Indiana Policyholders - ErieSecure Business
EPP0051	10/19	Important Notice - Data Breach Response Expenses Coverage
EPP0094	10/24 *	Premium Audit - Noncompliance Charge
EPP0208	10/19	Earthquake Coverage
EPP0236	10/22	Agreed Amount Clause
EPP2617IN	10/22	Directors and Officers Liability Coverage - Condominium or Homeowners Associations - Indiana
EPP2903	10/19	Identity Recovery - Owners and Employees
EPP2905	10/19	Employee Dishonesty - Increased Coverage
EPP3208	10/19	Exclusion - Lead Liability
EPP4000IN	07/24	ErieSecure Business Policy - Indiana
EPP4001	10/19	Amendment of Mobile Equipment Definition
EPP4002	10/22	Pollutants Redefined
EPP4003	10/19 *	Important Notice to Indiana Policyholders Indiana Coal Mine Subsidence Insurance
EPP4007	10/19	Coverage for Punitive Damages
EPP8200	10/19	Condominium Association Coverage
IL952A	03/21	Cap on Losses from Certified Acts of Terrorism
IL985H	03/21 *	Disclosure Pursuant to Terrorism Risk Insurance Act



Home Office • Erie, PA 16530
Your Agent:

CLAIMS DIRECTORY

-- FOLD --

IN THE EVENT OF AN ACCIDENT OR LOSS

- Help any injured. Get names, addresses, auto license plate numbers of involved, including all witnesses.
- Do not discuss an accident with anyone except the police or our representative.
- Protect your auto and any property from further damage.
- Promptly call the police if someone is injured, damage is extensive, or in case of theft. In case of "hit-and-run", you must report the accident to the police within 24 hours or as soon as possible.
- Notify your Agent or ERIE of the accident or loss.

The ERIE is Above All in SERVicE®.

If we fail to give you this promised service, please drop us a note or call us on our toll-free number and tell us about it.

President and
Chief Executive Officer

CUT ON DOTTED LINE

Home Office • Erie, PA 16530
Your Agent:



CLAIMS DIRECTORY

-- FOLD --

IN THE EVENT OF AN ACCIDENT OR LOSS

- Help any injured. Get names, addresses, auto license plate numbers of involved, including all witnesses.
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If we fail to give you this promised service, please drop us a note or call us on our toll-free number and tell us about it.

President and
Chief Executive Officer

CLAIM SERVICE -- For claim service anywhere in U.S. or Canada, call:

- Your Agent
- ERIE Claims Service: **1-800-FOR-ERIE** (1-800-367-3743)
- ERIE GlassSM (Auto glass only): **1-800-552-3743**
- FRAUD FINDERS[®] (To report fraud): **1-800-368-6696**

CUT-ON-DOTTED-LINE

C54ESB 10/19

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