



ErieSecure Business™ Policy Declarations

Renewal Certificate

Coverage provided by

Erie Insurance Company

100 Erie Insurance Place Erie, PA 16530

erieinsurance.com

Mailing name and address for Insured

APPLEWOOD PARK VILLAS
ASSOCIATION, INC
2201 N TILLOTSON AVE
MUNCIE IN 47304-2624



140896235
FF3997

Named Insured's full name

APPLEWOOD PARK VILLAS ASSOCIATION, INC.

Legal entity

Corporation

Agent

FF3997 MASTERS INSURANCE AGENCY

Policy period

11/04/2025 to 11/04/2026

Policy number

Q61 0231734

Agent address and phone

MASTERS INSURANCE AGENCY
1925 W ROYALE DR
MUNCIE, IN 47304

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

mmasters@insurewithmasters.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

Premium Summary

Total net premium:

\$39,337

Final premium:

\$39,337.00

(This is not a bill. Your invoice will follow in a separate mailing.)

**Liability Protection****Commercial general liability coverage****Coverage**

Bodily injury and property damage

Personal and advertising injury

Medical expense payments

Damage to premises rented to you – Fire legal liability

General aggregate

Products – Completed operations aggregate

Non-owned and hired automobile liability

Damage to customers autos - Legal liability

Deductible**Limit**\$1,000,000 Each
occurrence\$1,000,000 Any one person
or organization

\$5,000 Any one person

\$1,000,000 Any one
premises

\$2,000,000

\$2,000,000

Included

Included

\$200

Policy Optional Coverages and Exclusions**Coverage**

Additional insured - Condominium unit owners (CG2004)

Cyber suite

Cyber extortion

Misdirected payment fraud

Computer fraud

Telecommunications fraud

Data breach response expenses

Public relations

Reputational harm

Computer attack

Public relations

Reward payments

Reward payments sublimit per policy period

Privacy incident liability

Privacy incident defense

Privacy incident liability

Network security liability

Network security defense

Network security liability

Electronic media liability

Electronic media defense

Electronic media liability

Directors and officers liability coverage - Condominiums or homeowners
association

Retroactive date: 11/04/1998

Number of units: 80

Employee dishonesty – Increased coverage

Number of employees: 6

Identity recovery – Owners and employees

Deductible**Limit**

\$1,000 Per occurrence \$50,000 Aggregate

\$10,000

\$10,000

\$10,000

\$10,000

Included

\$10,000 Per occurrence

\$10,000 Per occurrence

Included

\$10,000 Per occurrence

Included

\$25,000 Per occurrence

Included

Included

Included

\$1,000

\$1,000,000 Each claim/
\$2,000,000 Aggregate

\$1,000

\$250,000

\$25,000

Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)

Abuse or molestation exclusion

Exclusion – Data breach response expenses

Property Protection

Blanket coverage

Limit

Blanket coverage - Buildings

\$24,668,900

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
Location 18 Building 1
Location 19 Building 1
Location 20 Building 1
Location 21 Building 1
Location 21 Building 2
Location 21 Building 4
Location 21 Building 5
Location 21 Building 6

Blanket coverage - Earthquake buildings

\$24,658,600

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
Location 18 Building 1
Location 19 Building 1
Location 20 Building 1
Location 21 Building 1