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07-0469-00
JONES INSURANCE & ASSOCIATES LLC
2924 104TH ST
URBANDALE IA 50322



Agency phone: 515.868.0040

Auto-Owners **INSURANCE**

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

09-10-2026

AUTO-OWNERS (MUTUAL) INSURANCE COMPANY

PARK SIDE VILLAS OWNERS
ASSOCIATION INC
C/O ELYSIANA HARKEN-KALINAY
2602 SW WESTWINDS BLVD
ANKENY IA 50023-9554

This is not a bill. The premium can be paid before a bill is sent using any of the following methods:

Pay Online
www.auto-owners.com
Pay My Bill

Pay by Phone
1.800.288.8740

Pay by Mail
AUTO-OWNERS INSURANCE
PO BOX 740312
CINCINNATI, OH 45274-0312

RE: Policy 51-707-857-04

Billing Account 018675152

Thank you for selecting Auto-Owners Insurance Group to service your insurance needs!

Auto-Owners and its affiliate companies offer a full complement of policies, each of which has its own eligibility requirements, coverages, and rates. Please take this opportunity to review your insurance needs with your Auto-Owners agent **515.868.0040**, and discuss which company and program might be appropriate for you. After talking with your agent, if there are any unanswered questions, please contact us at 517.323.1200.

Auto-Owners Insurance Company was formed in 1916. Our A+ (Superior) rating by AM Best signifies that we have the financial strength to provide the insurance protection you need. The Auto-Owners Insurance Group is comprised of five property and casualty companies and a life insurance company.

Serving Our Policyholders and Agents Since 1916



NOTICE OF PRIVACY PRACTICES

What We Do To Protect Your Privacy

At Auto-Owners Insurance Group*, we value your business and we want to retain your trust. In the course of providing products and services, we may obtain nonpublic personal information about you. We assure you that such information is used only for the purpose of providing our products and services to you.

Protecting Confidentiality

Our agents and Company associates may have access to nonpublic personal information only for the purpose of providing our products or services to you. We maintain physical, electronic and procedural safeguards against unauthorized use of your nonpublic personal information.

Information We Obtain

To assist in underwriting and servicing your policy, we may obtain nonpublic personal information about you. For example, we routinely obtain information through applications, forms related to our products or services, from visiting www.auto-owners.com, and your transactions with us. We may obtain such information from our affiliates, independent insurance agents, governmental agencies, third parties, or consumer reporting agencies.

The type of information that we collect depends on the product or service requested, but may include your name, address, contact information, social security number, credit history, claims history, information to properly investigate and resolve any claims, or billing information. We may obtain your medical history with your permission. The nature and extent of the information we obtain varies based on the nature of the products and services you receive.

The Internet and Your Information

If you would like to learn about how we gather and protect your information over the Internet, please see our online privacy statement at www.auto-owners.com/privacy.

Generally, Auto-Owners may use cookies, analytics, and other technologies to help us provide users with better service and a more customized web experience. Our business partners may use tracking services, analytics, and other technologies to monitor visits to www.auto-owners.com. The website may use web beacons in addition to cookies. You may choose to not accept cookies by changing the settings in your web browser.

Information obtained on our websites may include IP address, browser and platform types, domain names, access times, referral data, and your activity while using our site; who should use our web site; the security of information over the Internet; and links and co-branded sites.

Limited Disclosure

Auto-Owners Insurance Group companies do not disclose any nonpublic personal information about their customers or former customers except as permitted by law. We do not sell your personal information to anyone. We do not offer an opportunity for you to prevent or "opt out of" information sharing since we only share personal information with others as allowed by law.

When sharing information with third parties to help us conduct our business, we require them to protect your personal information. We do not permit them to use or share your personal information for any purpose other than the work they are doing on our behalf or as required by law.



The types of information disclosed may include personal information we collect as necessary to service your policy or account, investigate and pay claims, comply with state and federal regulatory requests or demands, and process other transactions that you request. Third parties that receive disclosures may include your independent agent, regulators, reinsurance companies, fraud prevention agencies, or insurance adjusters.

How Long We Retain Your Information

We generally retain your information as long as reasonably necessary to provide you services or to comply with applicable law and in accordance with our document retention policy. We may retain copies of information about you and any transactions or services you have used for a period of time that is consistent with applicable law, applicable statute of limitations or as we believe is reasonably necessary to comply with applicable law, regulation, legal process or governmental request, to detect or prevent fraud, to collect fees owed, to resolve disputes, to address problems with our services, to assist with investigations, to enforce other applicable agreements or policies or to take any other actions consistent with applicable law.

In some circumstances we may anonymize your personal information (so that it can no longer be associated with you) for research or statistical purposes, in which case we may use this information indefinitely without further notice to you. This allows the specific information collected (name, email, address, phone number, etc.) to become anonymous, but allows Auto-Owners to keep the transaction or engagement data.

Changes to the Privacy Policy

We will provide a notice of our privacy policy as required by law. This policy may change from time to time, but you can always review our current policy by visiting our website at www.auto-owners.com/privacy or by contacting us.

Contact Us

Auto-Owners Insurance Company
Phone: 844-359-4595 (toll free)
Email: privacyrequest@aoins.com

*Auto-Owners Insurance Group includes, Auto-Owners Insurance Company, Auto-Owners Life Insurance Company, Home-Owners Insurance Company, Owners Insurance Company, Property-Owners Insurance Company and Southern-Owners Insurance Company.

59527 (5-23)

Policy Number: 51-707-857-04
Insurance Company: AUTO-OWNERS INS. CO.
Renewal Effective Date: 11-04-2026

Dear Policyholder,

Thank you for choosing us for your insurance needs. Your policy is set to renew on the renewal effective date shown above. This letter gives you advance notice of change(s) as listed below:

Your renewal premium will be \$15,548.85 or \$13,994.00 if Paid in Full discount applies.
(Calculated changes are based on your current policy information. Your actual premium could vary if the information on file is incorrect or if your needs and renewal coverages change.)

Your renewal includes a change in deductible or a material reduction in the limits or coverage of the policy or contract. Please see notices attached.

This notice is for informational purposes only. Your policy contains the specific terms and conditions of coverage.

If you have any questions regarding your policy or this notice, please contact your Auto-Owners Insurance agency.

59527 (5-23)

Page 1 of 1



NOTICE OF CHANGE IN POLICY TERMS CYBER INCIDENT EXCLUSION

NOTICE OF REDUCTION IN COVERAGE

Dear Policyholder,

The coverage provided by this policy is amended by form 64882 (8-22) CYBER INCIDENT EXCLUSION. This endorsement excludes loss or damage caused directly or indirectly by a cyber incident. This exclusion is a clarification on intended coverage and may result in a reduction in coverage. There is no premium impact as a result of this change.

This notice is for informational purposes only. Your policy contains the specific terms and conditions of coverage.

Please review the endorsement and your policy carefully. If you have any questions regarding your policy or this notice, please contact your Auto-Owners Insurance agent.



NOTIFICATION OF POSSIBLE CHANGES IN COVERAGE FOR TERRORISM

Dear Policyholder:

The Terrorism Risk Insurance Act (including ensuing Congressional actions pursuant to the Act) will expire on December 31, 2027 unless the Federal government extends the Act. What this means to you is the following:

1. Subject to policy terms and conditions, the enclosed policy will provide insurance coverage for certified acts of terrorism as defined in the Act only until December 31, 2027.
2. A conditional endorsement entitled, Conditional Exclusion Of Terrorism Involving Nuclear, Biological Or Chemical Terrorism (Relating To Disposition Of Federal Terrorism Risk Insurance Act) is enclosed. This conditional endorsement will only apply if the Act is not extended or if the Act is revised to increase statutory deductibles, decrease the federal government's share in potential losses above the statutory deductibles, change the levels, terms or conditions of coverage and we are no longer required to make terrorism coverage available and elect not to do so. It will not apply if the Act is simply extended.
3. The conditional endorsement will provide coverage for an incident of terrorism pursuant to the terms and conditions of the policy only if the incident does not involve nuclear, biological or chemical material.
4. A premium charge for the conditional endorsement will be applied effective January 1, 2028. The premium will be pro rated for the remainder of the policy term and is one-half of the current premium charge appearing in the Declarations for TERRORISM - CERTIFIED ACTS. However, it will only be made if the Terrorism Risk Insurance Act (including ensuing Congressional actions pursuant to the Act) is not extend. Revised Declarations will be mailed to you after January 1, 2028.
5. If the Act is extended without any revision, the enclosed policy will continue to provide coverage for certified acts of terrorism. The conditional endorsement will not be activated and the changes in coverage or premium referenced above will not apply.
6. If the Act is extended with revisions or is replaced, and we are required or elect to continue to offer coverage for certified acts of terrorism, we may amend this policy in accordance with the provisions of the revised Act or its replacement.

This notice is for informational purposes only.

If you have any questions concerning your policy or this notice, please contact your Auto-Owners agency.

NOTICE OF CHANGE IN POLICY TERMS
EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL
MATERIAL OR INFORMATION

NOTICE OF REDUCTION IN COVERAGE

Dear Policyholder,

Effective with this renewal, form 64728 (12-23) Exclusion - Access or Disclosure of Confidential or Personal Material or Information is replacing form 64728 (2-14) Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception.

The new form edition adds an exclusion for bodily injury, property damage, personal injury, and advertising injury arising out of any access to, or disclosure of, any person's or organization's confidential or personal material or information to now include biometric information, genetic information, genetic testing information, genetic testing, biological information, and neural information.

This exclusion applies even if damages are claimed for the following additional items: identity monitoring expenses, data restoration expenses, and extortion expenses.

The additions to this exclusion constitute a reduction in coverage.

This notice is for informational purposes only. This notice provides no coverage and it must not be construed to replace or modify any provisions of your policy. Your policy contains the specific terms, limits and conditions of coverage, and supersedes this notice.

You have the right to renew your policy. You also have the right to cancel your policy at any time. To cancel your policy, please provide the date on which cancellation is to take effect.

Please review this endorsement and your policy carefully. If you have questions, please contact your Auto-Owners Insurance agent.



NOTICE OF CHANGE IN POLICY TERMS EXCLUSION - VIOLATION OF LAW ADDRESSING DATA PRIVACY

NOTICE OF REDUCTION IN COVERAGE

Dear Policyholder,

Effective with this renewal, form 64461 (12-23) Exclusion - Violation of Law Addressing Data Privacy is included on your policy.

The newly added form adds an exclusion for bodily injury, property damage, personal injury, and advertising injury coverages arising from the violation of an international, federal, state, or local data privacy law. The addition of this exclusion constitutes a reduction in coverage.

This notice is for informational purposes only. This notice provides no coverage and it must not be construed to replace or modify any provisions of your policy. Your policy contains the specific terms, limits and conditions of coverage, and supersedes this notice.

You have the right to renew your policy. You also have the right to cancel your policy at any time. To cancel your policy, please provide the date on which cancellation is to take effect.

Please review this endorsement and your policy carefully. If you have questions, please contact your Auto-Owners Insurance agent.

NOTICE OF CHANGE IN POLICY TERMS ADJUSTED VALUE PROVISION AMENDATORY

NOTICE OF REDUCTION IN COVERAGE

Dear Policyholder,

Effective with this renewal, form 54098 (5-07) Adjusted Value Factor Inflation Guard Coverage is being removed, and form 64888 (11-23) Adjusted Value Provision Amendatory has been added to your policy. This endorsement modifies how the Limit of Insurance for Covered Property may be adjusted at each renewal.

This notice is for informational purposes only. This notice provides no coverage and it must not be construed to replace or modify any provisions of your policy or endorsements. Your policy contains the specific terms, limits and conditions of coverage, and supersedes this notice.

You have the right to renew your policy. You also have the right to cancel your policy at any time. To cancel your policy, please provide the date on which cancellation is to take effect.

Please review the endorsement and your policy carefully. If you have any questions, please contact your Auto-Owners Insurance Agency.



(MUTUAL) INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

AGENCY JONES INSURANCE & ASSOCIATES LLC
07-0469-00 MKT TERR 109 (515) 868-0040

INSURED PARK SIDE VILLAS OWNERS
ASSOCIATION INC
C/O ELYSIANA HARKEN-KALINAY
ADDRESS 2602 SW WESTWINDS BLVD

ANKENY IA 50023-9554

BUSINESSOWNERS POLICY DECLARATIONS

Renewal Effective 11-04-2026

POLICY NUMBER 51-707-857-04

Company Use 39-57-IA-2011

Company Bill	POLICY TERM	
	12:01 a.m. 11-04-2026	12:01 a.m. to 11-04-2027

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

54643 (01-90)

Entity: Association

PROPERTY COVERAGES - ALL DESCRIBED LOCATIONS

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
SPECIAL COVERAGE FORM TERRORISM - CERTIFIED ACTS			\$139.93	

BUSINESS LIABILITY PROTECTION

COVERAGE	LIMIT	PREMIUM	CHANGE
AGGREGATE LIMIT (Other than Products - Completed Operations)	\$4,000,000	\$1,286.05	
LIABILITY AND MEDICAL EXPENSE Personal Injury	\$2,000,000 Included	Included Included	
TERRORISM - CERTIFIED ACTS		\$14.02	
BUSINESSOWNERS LIABILITY PLUS		\$115.74	
Fire, Lightning, Explosion, Smoke, And Water Damage Legal Liability	\$300,000	Included	
Hired Auto & Non-Owned Auto Liability	\$2,000,000	Included	
Medical Expenses - Per Person	\$10,000	Included	
Products - Completed Operations Aggregate	\$4,000,000	Included	
Blanket Additional Insured - Lessor of Leased Equipment	Included	Included	
Blanket Additional Insured - Managers or Lessors of Premises	Included	Included	
Blanket Waiver of Subrogation	Included	Included	
Broadened Knowledge of Occurrence	Included	Included	
Broadened Supplementary Payments Coverage	Included	Included	
Extended Watercraft Coverage	Included	Included	
Newly Formed or Acquired Organizations	Included	Included	
Personal Injury Extension Coverage	Included	Included	

Forms that apply to all locations:

54518 (07-12)	BP0002 (01-87)	BP0006 (01-87)	54961 (11-11)	BP0009 (01-87)
54679 (12-20)	54709 (04-10)	64888 (11-23)	54319 (04-20)	54867 (03-08)
54656 (08-91)	54088 (09-09)	64728 (12-23)	64461 (12-23)	64776 (01-16)
64839 (07-19)	64855 (04-20)	64866 (12-20)	64882 (08-22)	54254 (04-02)
54621 (07-88)	54353 (10-08)			



AUTO-OWNERS (MUTUAL) INS. CO.

Issued 09-10-2026

 AGENCY JONES INSURANCE & ASSOCIATES LLC
 07-0469-00 MKT TERR 109

 Company POLICY NUMBER 51-707-857-04
 Bill 39-57-IA-2011

INSURED PARK SIDE VILLAS OWNERS

Term 11-04-2026 to 11-04-2027

STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

The coverages and limits below apply separately to each location or sublocation that sustains a loss to covered property and is designated in the Declarations. No deductible applies to the below Property Plus Coverages unless indicated.

COVERAGE	LIMIT
ACCOUNTS RECEIVABLE	\$100,000
ARSON REWARD	\$7,500
BAILEES COVERAGE	\$5,000
	\$2,500 PER ITEM
BUILDING GLASS COVERAGE	SEE FORM
BUSINESS PERSONAL PROPERTY - EXPANDED COVERAGE	UP TO 1,000 FT
BUSINESS PERSONAL PROPERTY AT FAIRS OR EXHIBITIONS	\$5,000
BUSINESS PERSONAL PROPERTY AT NEWLY ACQUIRED PREMISES	\$500,000 FOR 90 DAYS
BUSINESS PERSONAL PROPERTY IN TRANSIT	\$25,000
BUSINESS PERSONAL PROPERTY OFF PREMISES	\$25,000
DEBRIS REMOVAL	\$25,000
ELECTRONIC EQUIPMENT	
UNSCHEDULED EQUIPMENT	\$25,000
ELECTRICAL DISTURBANCE (SEE FORM FOR DEDUCTIBLE)	\$25,000
MECHANICAL BREAKDOWN	\$25,000
BUSINESS INCOME AND EXTRA EXPENSE	\$100,000
MEDIA	\$25,000
TRANSPORTATION	\$25,000
EMPLOYEE DISHONESTY	\$15,000
FINE ARTS, COLLECTIBLES, AND MEMORABILIA	\$10,000
	\$2,500 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE*	\$5,000
*NOT AVAILABLE IN AZ	
FIRE EXTINGUISHER AND FIRE SUPPRESSION SYSTEM RECHARGE	\$10,000
FORGERY AND ALTERATION	\$10,000
MONEY & SECURITIES INSIDE PREMISES	\$15,000
MONEY & SECURITIES OUTSIDE PREMISES	\$15,000
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY	\$1,000,000 FOR 90 DAYS
OFF-PREMISES UTILITY SERVICE FAILURE	\$50,000
*BUSINESS INCOME/EXTRA EXPENSE LIMITED TO \$10,000 IN AL, NC, AND SC	
ORDINANCE OR LAW	
COVERAGE A, B AND C COMBINED	\$50,000
OUTDOOR PROPERTY	\$10,000
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM

AUTO-OWNERS (MUTUAL) INS. CO.

Issued 09-10-2026

AGENCY JONES INSURANCE & ASSOCIATES LLC
07-0469-00 MKT TERR 109Company POLICY NUMBER 51-707-857-04
Bill 39-57-IA-2011

INSURED PARK SIDE VILLAS OWNERS

Term 11-04-2026 to 11-04-2027

STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

COVERAGE	LIMIT
OUTDOOR SIGNS	\$5,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$15,000
POLLUTANT CLEAN UP AND REMOVAL	\$25,000
REFRIGERATED PRODUCTS	\$10,000
REKEYING OF LOCKS	\$1,000
SALESPERSON'S SAMPLES	\$10,000
VALUABLE PAPERS AND RECORDS	\$50,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$15,000

LOCATION 0001**Location:** 836 Kinney Cir Ne, Bondurant, IA 50035-1457

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$85.28	
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 54309, 59350, 59390				
Total Building Blanket Limit of Insurance		\$464,400		

Forms that apply to this location:

IL0276 (06-89)	54094 (11-19)	54238 (12-01)	54244 (05-07)	54309 (09-19)
54321 (11-05)	54366 (04-08)	54584 (06-08)	54604 (07-88)	54661 (08-91)
54991 (12-11)	59350 (01-15)			

LOCATION 0001 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - INCR BLDG LIM - REPLACEMENT COST - BLANKET		\$464,400	\$1,929.47	
Special Coverage Form Deductible	\$2,500	Included		
Windstorm or Hail Percentage Deductible	5%	Included		
Adjusted Value Factor 1.0000				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				



AUTO-OWNERS (MUTUAL) INS. CO.

Issued 09-10-2026

AGENCY JONES INSURANCE & ASSOCIATES LLC
07-0469-00 MKT TERR 109Company POLICY NUMBER 51-707-857-04
Bill 39-57-IA-2011

INSURED PARK SIDE VILLAS OWNERS

Term 11-04-2026 to 11-04-2027

Forms that apply to this building:

54965 (05-11)	54719 (12-20)	54499 (04-13)	54500 (04-13)	54069 (08-00)
54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)	54226 (08-00)
54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)	54708 (01-07)
54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)	54066 (08-00)
54065 (08-00)	54658 (04-07)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	

Occupied As: 836 840 Kinney Cir NE**Secured Interested Parties:** None**Rating Information**

Occupancy: Residential Condominium-Association Risk

Class Code: 69145

Program: Apartment

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 4Y

Territory: 003 Polk County

Construction Year: 2020

LOCATION 0002**Location:** 900/904 Kinney Cir Ne, Bondurant, IA 50035

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$77.28	
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 54309, 59350, 59390				
Total Building Blanket Limit of Insurance		\$464,400		

Forms that apply to this location:

IL0276 (06-89)	54094 (11-19)	54238 (12-01)	54244 (05-07)	54309 (09-19)
54321 (11-05)	54366 (04-08)	54584 (06-08)	54604 (07-88)	54661 (08-91)
54991 (12-11)	59350 (01-15)			

LOCATION 0002 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - INCR BLDG LIM - REPLACEMENT COST - BLANKET		\$464,400	\$1,748.43	
Special Coverage Form Deductible	\$2,500	Included		
Windstorm or Hail Percentage Deductible	5%	Included		
Adjusted Value Factor 1.0000				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN			Excluded	

AUTO-OWNERS (MUTUAL) INS. CO.

Issued 09-10-2026

AGENCY JONES INSURANCE & ASSOCIATES LLC
07-0469-00 MKT TERR 109Company POLICY NUMBER 51-707-857-04
Bill 39-57-IA-2011

INSURED PARK SIDE VILLAS OWNERS

Term 11-04-2026 to 11-04-2027

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard			Included	

Forms that apply to this building:

54965 (05-11)	54719 (12-20)	54499 (04-13)	54500 (04-13)	54069 (08-00)
54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)	54226 (08-00)
54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)	54708 (01-07)
54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)	54066 (08-00)
54065 (08-00)	54658 (04-07)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	

Secured Interested Parties: None

Rating Information

Occupancy: Residential Condominium-Association Risk

Class Code: 69145

Program: Apartment

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 003 Polk County

Construction Year: 2020

LOCATION 0003

Location: 908-912 Kinney Cir Ne, Bondurant, IA 50035

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard TERRORISM - CERTIFIED ACTS SEE FORM(S) 54309, 59350, 59390 Total Building Blanket Limit of Insurance		See Property Plus Declarations \$464,400	\$66.08	

Forms that apply to this location:

IL0276 (06-89)	54094 (11-19)	54238 (12-01)	54244 (05-07)	54309 (09-19)
54321 (11-05)	54366 (04-08)	54584 (06-08)	54604 (07-88)	54661 (08-91)
54991 (12-11)	59350 (01-15)			

LOCATION 0003 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET Special Coverage Form Deductible Windstorm or Hail Percentage Deductible Adjusted Value Factor 1.0000 BUSINESS INCOME AND EXTRA EXPENSE LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT	\$2,500 5%	\$464,400 Included Included 12 Months See Form	\$1,495.06 Included Included	



AUTO-OWNERS (MUTUAL) INS. CO.

Issued 09-10-2026

 AGENCY JONES INSURANCE & ASSOCIATES LLC
 07-0469-00 MKT TERR 109

 Company POLICY NUMBER 51-707-857-04
 Bill 39-57-IA-2011

INSURED PARK SIDE VILLAS OWNERS

Term 11-04-2026 to 11-04-2027

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
EQUIPMENT BREAKDOWN COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard	\$2,500	See Form	\$53.08 Included	

Forms that apply to this building:

54965 (05-11)	54606 (01-90)	54499 (04-13)	54500 (04-13)	54069 (08-00)
54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)	54226 (08-00)
54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)	54708 (01-07)
54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)	54066 (08-00)
54065 (08-00)	54658 (04-07)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Secured Interested Parties: None

Rating Information

Occupancy: Residential Condominium-Association Risk

Class Code: 69145

Program: Apartment

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 4Y

Territory: 003 Polk County

Construction Year: 2021

LOCATION 0004

Location: 828/832 Kinney Cir Ne, Bondurant, IA 50035

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard TERRORISM - CERTIFIED ACTS SEE FORM(S) 54309, 59350, 59390 Total Building Blanket Limit of Insurance		See Property Plus Declarations \$464,400	\$59.88	

Forms that apply to this location:

IL0276 (06-89)	54094 (11-19)	54238 (12-01)	54244 (05-07)	54309 (09-19)
54321 (11-05)	54366 (04-08)	54584 (06-08)	54604 (07-88)	54661 (08-91)
54991 (12-11)	59350 (01-15)			

LOCATION 0004 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET Special Coverage Form Deductible Windstorm or Hail Percentage Deductible Adjusted Value Factor 1.0000 BUSINESS INCOME AND EXTRA EXPENSE	\$2,500 5%	\$464,400 Included Included 12 Months	\$1,354.79 Included	

AUTO-OWNERS (MUTUAL) INS. CO.

Issued 09-10-2026

 AGENCY JONES INSURANCE & ASSOCIATES LLC
 07-0469-00 MKT TERR 109

 Company POLICY NUMBER 51-707-857-04
 Bill 39-57-IA-2011

INSURED PARK SIDE VILLAS OWNERS

Term 11-04-2026 to 11-04-2027

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$2,500	See Form	\$48.10	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54606 (01-90)	54499 (04-13)	54500 (04-13)	54069 (08-00)
54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)	54226 (08-00)
54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)	54708 (01-07)
54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)	54066 (08-00)
54065 (08-00)	54658 (04-07)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Secured Interested Parties: None

Rating Information

Occupancy: Residential Condominium-Association Risk

Class Code: 69145

Program: Apartment

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 003 Polk County

Construction Year: 2021

LOCATION 0005

Location: 812/816 Kinney Circle Ne, Bondurant, IA 50035

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$79.04	
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 54309, 59350, 59390				
Total Building Blanket Limit of Insurance		\$464,400		

Forms that apply to this location:

IL0276 (06-89)	54094 (11-19)	54238 (12-01)	54244 (05-07)	54309 (09-19)
54321 (11-05)	54366 (04-08)	54584 (06-08)	54604 (07-88)	54661 (08-91)
54991 (12-11)	59350 (01-15)			

LOCATION 0005 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$464,400	\$1,788.32	
Special Coverage Form Deductible	\$2,500	Included		
Windstorm or Hail Percentage Deductible	5%	Included		



AUTO-OWNERS (MUTUAL) INS. CO.

Issued 09-10-2026

AGENCY JONES INSURANCE & ASSOCIATES LLC
07-0469-00 MKT TERR 109

Company POLICY NUMBER 51-707-857-04
Bill 39-57-IA-2011

INSURED PARK SIDE VILLAS OWNERS

Term 11-04-2026 to 11-04-2027

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Adjusted Value Factor 1.0000 BUSINESS INCOME AND EXTRA EXPENSE LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT EQUIPMENT BREAKDOWN COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard		12 Months See Form	Included Included Excluded Included	

Forms that apply to this building:

54965 (05-11)	54659 (12-20)	54499 (04-13)	54500 (04-13)	54069 (08-00)
54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)	54226 (08-00)
54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)	54708 (01-07)
54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)	54066 (08-00)
54065 (08-00)	54658 (04-07)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	

Secured Interested Parties: None

Rating Information

Occupancy: Residential Condominium-Association Risk

Class Code: 69145

Program: Apartment

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 003 Polk County

Construction Year: 2021

LOCATION 0006

Location: 820/824 Kinney Circle Ne, Bondurant, IA 50035

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard TERRORISM - CERTIFIED ACTS SEE FORM(S) 54309, 59350, 59390 Total Building Blanket Limit of Insurance		See Property Plus Declarations \$464,400	\$79.04	

Forms that apply to this location:

IL0276 (06-89)	54094 (11-19)	54238 (12-01)	54244 (05-07)	54309 (09-19)
54321 (11-05)	54366 (04-08)	54584 (06-08)	54604 (07-88)	54661 (08-91)
54991 (12-11)	59350 (01-15)			

AUTO-OWNERS (MUTUAL) INS. CO.

Issued 09-10-2026

AGENCY JONES INSURANCE & ASSOCIATES LLC
07-0469-00 MKT TERR 109Company POLICY NUMBER 51-707-857-04
Bill 39-57-IA-2011

INSURED PARK SIDE VILLAS OWNERS

Term 11-04-2026 to 11-04-2027

LOCATION 0006 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$464,400	\$1,788.32	
Special Coverage Form Deductible	\$2,500	Included		
Windstorm or Hail Percentage Deductible	5%	Included		
Adjusted Value Factor 1.0000				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN			Excluded	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54659 (12-20)	54499 (04-13)	54500 (04-13)	54069 (08-00)
54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)	54226 (08-00)
54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)	54708 (01-07)
54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)	54066 (08-00)
54065 (08-00)	54658 (04-07)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	

Secured Interested Parties: None**Rating Information**

Occupancy: Residential Condominium-Association Risk

Class Code: 69145

Program: Apartment

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 003 Polk County

Construction Year: 2021

LOCATION 0007**Location:** 804 Kinney Cir Ne # 808, Bondurant, IA 50034-1457

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 54309, 59350, 59390				
Total Building Blanket Limit of Insurance		\$464,400		

Forms that apply to this location:

IL0276 (06-89)	54094 (11-19)	54238 (12-01)	54244 (05-07)	54309 (09-19)
54321 (11-05)	54366 (04-08)	54584 (06-08)	54604 (07-88)	54661 (08-91)
54991 (12-11)	59350 (01-15)			



AUTO-OWNERS (MUTUAL) INS. CO.

Issued 09-10-2026

AGENCY JONES INSURANCE & ASSOCIATES LLC
07-0469-00 MKT TERR 109

Company POLICY NUMBER 51-707-857-04
Bill 39-57-IA-2011

INSURED PARK SIDE VILLAS OWNERS

Term 11-04-2026 to 11-04-2027

LOCATION 0007 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET		\$464,400	\$1,834.83	
Special Coverage Form Deductible	\$2,500	Included		
Windstorm or Hail Percentage Deductible	5%	Included		
Adjusted Value Factor 1.0000				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$2,500	See Form	\$62.38	

Forms that apply to this building:

54965 (05-11) 54606 (01-90) 54841 (03-17)

Secured Interested Parties: None

Rating Information

Occupancy: Residential Condominium-Association Risk

Class Code: 69145

Program: Apartment

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: 003 Polk County

Construction Year: 2021

LOCATION 0008

Location: 905-909 Kinney Cir Ne, Bondurant, IA 50035-1461

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$59.10	
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 54309, 59350, 59390				
Total Building Blanket Limit of Insurance		\$419,100		

Forms that apply to this location:

IL0276 (06-89) 54094 (11-19) 54238 (12-01) 54244 (05-07) 54309 (09-19)
54321 (11-05) 54366 (04-08) 54584 (06-08) 54604 (07-88) 54661 (08-91)
54991 (12-11) 59350 (01-15)

LOCATION 0008 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET		\$419,100	\$1,337.16	
Special Coverage Form Deductible	\$2,500	Included		
Windstorm or Hail Percentage Deductible	5%	Included		

AUTO-OWNERS (MUTUAL) INS. CO.

Issued 09-10-2026

AGENCY JONES INSURANCE & ASSOCIATES LLC
07-0469-00 MKT TERR 109Company POLICY NUMBER 51-707-857-04
Bill 39-57-IA-2011

INSURED PARK SIDE VILLAS OWNERS

Term 11-04-2026 to 11-04-2027

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Adjusted Value Factor 1.0000				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$2,500	See Form	\$47.47	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54606 (01-90)	54499 (04-13)	54500 (04-13)	54069 (08-00)
54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)	54226 (08-00)
54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)	54708 (01-07)
54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)	54066 (08-00)
54065 (08-00)	54658 (04-07)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Secured Interested Parties: None**Rating Information**

Occupancy: Residential Condominium-Association Risk

Class Code: 69145

Program: Apartment

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 4Y

Territory: 003 Polk County

Construction Year: 2022

	TERM	CHANGE
TOTAL POLICY PREMIUM	\$15,548.85	
PAID IN FULL DISCOUNT	\$1,554.85	
TOTAL POLICY PREMIUM IF ON FULL PAY PLAN BY 11/04/2026	\$13,994.00	

Paid In Full does not apply to fixed fees, statutory charges, or minimum premium.

Paid In Full Discount is available.

Merit Rating Discount of 15% Applies



54621 (7-88)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SUNTANNING DEVICE EXCLUSION

THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE BUSINESSOWNERS LIABILITY COVERAGE FORM.

It is agreed:

No coverage is provided by this policy for any claim, suit, action or proceeding against the insured arising out of the ownership, operation, maintenance or use of a suntanning device.

54621 (7-88)

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Page 1 of 1



54254 (4-02)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FUNGI OR BACTERIA EXCLUSIONS

THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE BUSINESSOWNERS LIABILITY COVERAGE FORM.

It is agreed:

A. The following exclusions are added to section 1. of **B. EXCLUSIONS**:

1. "Bodily injury" or "property damage" arising out of, in whole or in part, the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi" or bacteria, whether airborne or not, on or within a building or structure, including its contents. This exclusion applies whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or damage.
2. Any loss, cost or expenses arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person, entity or governmental authority.

These exclusions do not apply to any "fungi" or bacteria that are on, or are contained in, a good or product intended for human consumption.

B. The following exclusions are added to section 1. paragraph p. of **B. EXCLUSIONS**:

1. Arising out of, in whole or in part, the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presense of, any "fungi" or bacteria, whether airborne or not, on or within a building or structure, including its contents. This exclusion applies whether any other cause, event, material or product contributed concurrently or in any sequence to such injury.
2. For any loss, cost or expenses arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person, entity or governmental authority.

C. The following definition is added to **F. LIABILITY AND MEDICAL EXPENSE DEFINITIONS**:

"Fungi" means any type or form of fungus, including but not limited to, any mold, mildew, mycotoxins, spores, scents or byproducts produced or released by any type or form of fungus.

All other policy terms and conditions apply.

64888 (11-23)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADJUSTED VALUE PROVISION AMENDATORY

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS STANDARD PROPERTY COVERAGE FORM
BUSINESSOWNERS SPECIAL PROPERTY COVERAGE FORM

C. LIMITS OF INSURANCE is amended. **4. Building Limit - Automatic Increase** is deleted and replaced by the following.

Adjusted Value Provision

The Limit of Insurance for Covered Property may be adjusted at the end of each policy term by one of the following:

- (1) An updated replacement cost estimate;
- (2) A recognized index factor;

(3) Changes in cost of construction; or

(4) Any other method or combination of methods we may use to determine the amount to reflect increases in the replacement cost of your property.

Each Renewal Declaration will show the factor used, if any, to compute the revised Limit of Insurance.

All other policy terms and conditions apply.



54719 (12-20)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INCREASED BUILDING LIMIT ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS SPECIAL PROPERTY COVERAGE FORM

It is agreed:

1. If, prior to covered loss or damage to a building or structure shown in the Declarations:
 - a. you have permitted us to increase the limit of insurance applying to such building or structure to reflect:
 - (1) any increase because of inflation; and
 - (2) any property valuation estimates made by us; and
 - b. you have notified us within 90 days from the start of any alternations to such building or structure which increase its replacement cost by 5% or \$10,000, whichever is less and permitted us to increase the limit of insurance to reflect those alternations; and
 - c. you have paid any additional premium for this increase in the limit of insurancethen at the time of covered loss or damage, if you repair or replace the building or structure:
 - (1) the limit of insurance applying to that building or structure shall be increased, suchincrease to apply to the cost of repairing or replacing the building or structure on the described premises. In no event shall this increase exceed 25% of the limit of insurance stated in the Declarations, as applying to that building or structure; and
- (2) the policy premium shall be increased from the date of loss to the end of the policy period to reflect the increase in the limit of insurance.
2. If the Ordinance or Law Coverage endorsement is attached to this policy, in no event shall our payment under any provision of that endorsement be increased because of the provisions of 1. above.
3. In no event shall our payment under the Additional Coverage, Limited Coverage For "Fungi", Wet Rot or Dry Rot, be increased because of the provisions of 1. above.

All other policy terms and conditions apply.

64728 (12-23)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL MATERIAL OR INFORMATION

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS LIABILITY COVERAGE FORM

The following is added to Paragraph 1. **Applicable to Business Liability Coverage of B. EXCLUSIONS:**

This insurance does not apply to:

"Bodily Injury", "property damage", "personal injury" or "advertising injury", arising out of any access to or disclosure of any person's or organization's confidential or personal material or information, including:

- a. Patents, trade secrets, processing methods, customer lists;
- b. Financial information, credit card information;
- c. Health information, biometric information;
- d. Genetic information, genetic testing information, genetic testing;

- e. Biological information, neural information; or
- f. Any other type of nonpublic material or information. This exclusion applies even if damages are claimed for notification costs, credit or identity monitoring expenses, forensic expenses, public relations expenses, data restoration expenses, extortion expenses or any other loss, cost or expense incurred by you or others arising out of any access to or disclosure of any person's or organization's confidential or personal material or information.

All other policy terms and conditions apply.



64839 (7-19)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CHANGES - ACTUAL CASH VALUE AND DEPRECIATION

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS STANDARD PROPERTY COVERAGE FORM
BUSINESSOWNERS SPECIAL PROPERTY COVERAGE FORM

Wherever it appears in this Coverage Form and any endorsement attached to this Coverage Form:

1. Actual cash value means the cost to repair or replace lost or damaged property with property of similar quality and features reduced by the amount of depreciation applicable to the lost or damaged property immediately prior to the loss.
2. Depreciation means a decrease in value because of age, wear, obsolescence or market value and includes:
 - a. The cost of materials, labor and services;

- b. Any applicable taxes; and
- c. Profit and overhead necessary to repair, rebuild or replace lost or damaged property.

The meanings of actual cash value and depreciation in this endorsement supersede any provision in this Coverage Form and any endorsement attached to the Coverage Form to the contrary.

All other policy terms and conditions apply.

64882 (8-22)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CYBER INCIDENT EXCLUSION

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

A. EXCLUSIONS is amended.

The following exclusion is added to **B.**

EXCLUSIONS of the policy.

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

Cyber Incident

1. Unauthorized access to or use of any computer system, including "electronic data".
2. Malicious code, virus or any other harmful code that is directed at, enacted upon or introduced into any computer system, including "electronic data", and is designed to access, alter, corrupt, damage, delete, destroy, disrupt, encrypt, exploit, use or prevent or restrict access to or the use of any part of any computer system, including "electronic data", or otherwise disrupt its normal functioning or operation.
3. Denial of service attack which disrupts, prevents or restricts access to or use of any computer system, or otherwise disrupts its normal functioning or operation.

However, exclusions **A.1. - 3.** do not apply to:

- a. Loss or damage resulting in fire or explosion; or
- b. Vandalism.

B. DEFINITIONS is amended.

The following definition is added to **H. PROPERTY DEFINITIONS.**

"Electronic Data":

1. Means information, facts, images or sounds stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, on electronic storage devices including, but not limited to, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.
2. Is not tangible property.
3. Does not include the insured's "electronic data" that is licensed, leased, rented or loaned to others.

All other policy terms and conditions apply.



64461 (12-23)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - VIOLATION OF LAW ADDRESSING DATA PRIVACY

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS LIABILITY COVERAGE FORM

The following is added to Paragraph 1. **Applicable to Business Liability Coverage of B. EXCLUSIONS.**

This insurance does not apply to:

"Bodily injury", "property damage", "personal injury" or "advertising injury" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- a. Any federal, state or local statute, ordinance, regulation or other law that addresses, prohibits, or limits access to, use of or the printing, dissemination, disposal, obtaining, collecting, storing, safeguarding, recording, retention, sending, transmitting, communicating, selling or distribution of any person's or organization's confidential or personal material or information, including financial, health, biometric, biological, neural, genetic or other nonpublic material or information.
Any such federal, state or local statute, ordinance, regulation or other law includes but is not limited to:

- (1) The Illinois Biometric Information Privacy Act (BIPA), including any amendment of or addition to such law;
 - (2) The Illinois Genetic Information Privacy Act (GIPA), including any amendment of or addition to such law; or
 - (3) The California Consumer Privacy Act (CCPA), including any amendment of or addition to such law; or
- b. Any law of a jurisdiction other than the United States of America (including its territories and possessions) or Puerto Rico that is similar to any statute, ordinance, regulation or other law described in Paragraph a. above, including but not limited to the European Union's General Data Protection Regulation.

All other policy terms and conditions apply.

**CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
AND
IMPORTANT INFORMATION REGARDING TERRORISM RISK
INSURANCE COVERAGE**

It is agreed:

1. With respect to any one or more certified acts of terrorism, we will not pay any amounts for which we are not responsible because of the application of any provision which results in a cap on our liability for payments for terrorism losses in accordance with the terms of the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).
2. Certified act of terrorism means any act certified by the Secretary of the Treasury, in consultation with:
 - a. the Secretary of Homeland Security; and
 - b. the Attorney General of the United Statesto be an act of terrorism as defined and in accordance with the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).
3. Under the federal Terrorism Risk Act of 2002 (including ensuing Congressional actions pursuant to the Act) a terrorist act may be certified:
 - a. if the aggregate covered commercial property and casualty insurance losses resulting from the terrorist act exceed \$5 million; and
 - b. (1) if the act of terrorism is:
 - a) a violent act; or
 - b) an act that is dangerous to human life, property or infrastructure; and(2) if the act is committed:
 - a) by an individual or individuals as part of an effort to coerce the civilian population of the United States; or
 - b) to influence the policy or affect the conduct of the United States government by coercion.

All other policy terms and conditions apply.



IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE

The Terrorism Risk Insurance Act of 2002 was signed into law on November 26, 2002. The Act (including ensuing Congressional actions pursuant to the Act) defines an act of terrorism, to mean any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States to be (i) an act of terrorism; (ii) to be a violent act or an act that is dangerous to human life, property or infrastructure; (iii) to have resulted in damage within the United States or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and (iv) to have been 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.

Subject to the policy terms and conditions, this policy provides insurance coverage for acts of terrorism as defined in the Act.

Any coverage for certain commercial lines of property and casualty insurance provided by your policy for losses caused by certified acts of terrorism are partially paid by the federal government under a formula established by federal law. Under this formula, the government will reimburse us for 85% of such covered losses that exceed the statutory deductible paid by us. However, beginning January 1, 2016 the share will decrease 1% per calendar year until it equals 80%. **You should also know that in the event aggregate insured losses exceed \$100 billion during any year the Act is in effect, then the federal government and participating United States insurers that have met their insurer deductible shall not be liable for the payment of any portion of that amount of the loss that exceeds \$100 billion. In the event that aggregate insured losses exceed \$100 billion annually, no additional claims will be paid by the federal government or insurers.** This formula is currently effective through December 31, 2020 unless extended.

The premium charge, if any, for this coverage is shown separately on the attached Declarations page. In the event of a certified act of terrorism, future policies also may include a government assessed terrorism loss risk-spreading premium in accordance with the provisions of the Act.

Please contact us if you would like to reject coverage for certified acts of terrorism.