

07-0409-00
ADAMSON INSURANCE & ASSOCIATES INC
1450 SW VINTAGE PKWY STE 220
ANKENY IA 50023-7166

Auto-Owners **INSURANCE**

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

Agency phone: 515.965.5552

07-22-2025

Owners Insurance Company

THE VINTAGE COLLECTION AT PRAIRIE T
C/O: PROPERTY MANAGEMENT BY DESIGN
2602 SW WESTWINDS BLVD
ANKENY IA 50023-9554

You can view your policy or change your paperless options at any time online at www.auto-owners.com .
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RE: Policy 194607-39167946-25

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 **515.965.5552**, 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

Policy Number: 194607-39167946-25
Insurance Company: OWNERS INSURANCE COMPANY
Renewal Effective Date: 08-30-2025

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 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.

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.

64426 (5-23)

NOTICE OF CHANGE IN POLICY TERMS CYBER INCIDENT EXCLUSION

NOTICE OF REDUCTION IN COVERAGE

Dear Policyholder,

The Commercial Property coverage provided by this policy is amended by form 64393 (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.

64426 (5-23)

Page 1 of 1

64487 (4-24)

NOTICE OF CHANGE IN POLICY TERMS COMMERCIAL PROPERTY VALUE ADJUSTMENT

Dear Policyholder,

A new replacement cost estimate has been obtained by Auto-Owners for each building covered on your policy. The coverage limit for the building(s) on your policy are lower than the coverage limit returned by the new replacement cost estimates. Effective with this renewal, building coverage limit(s) have been increased to match the new replacement cost estimates. Please contact your Auto-Owners Agency with any questions.

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 your policy carefully. If you have any questions, please contact your Auto-Owners Insurance Agency.

64487 (4-24)

Page 1 of 1

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

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109 515-965-5552

INSURED THE VINTAGE COLLECTION AT PRAIRIE T
C/O: PROPERTY MANAGEMENT BY DESIGN

ADDRESS 2602 SW WESTWINDS BLVD
ANKENY IA 50023-9554

TAILORED PROTECTION POLICY DECLARATIONS

Reissue Effective 08-30-2025

POLICY NUMBER 194607-39167946-25

Company Use 39-46-IA-1908

Company Bill

Policy Term

12:01 a.m. to 12:01 a.m.

08-30-2025 to 08-30-2026

55039 (11-87)

COMMON POLICY INFORMATION

Business Description: Townhome Association

Entity: Association

Program: Apartment

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):	PREMIUM
COMMERCIAL PROPERTY COVERAGE	\$16,297.00
COMMERCIAL GENERAL LIABILITY COVERAGE	\$430.00
MINIMUM PREMIUM ADJUSTMENT (GL)	\$141.00
TOTAL	\$16,868.00
TOTAL POLICY PREMIUM IF ON FULL PAY PLAN BY 08-30-2025	\$15,099.00
THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.	
The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.	

Forms that apply to all coverage part(s) shown above (except garage liability, dealer's blanket, commercial automobile, if applicable):
IL0017 (11-85) 55003 (07-12) 59390 (11-20)

Countersigned By: _____

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company
Bill

POLICY NUMBER 194607-39167946-25
39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

54104 (07-87)

COMMERCIAL PROPERTY COVERAGE

55198 (12-10)

STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATION

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

COVERAGE	LIMIT
ACCOUNTS RECEIVABLE	\$100,000
BAILEES	\$5,000
	\$2,500 PER ITEM
BUSINESS INCOME & EXTRA EXPENSE W/RENTAL VALUE, INCLUDING NEWLY ACQUIRED LOC'S 72 HOUR WAITING PERIOD	\$50,000
DEBRIS REMOVAL	\$25,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$25,000
EMPLOYEE DISHONESTY	\$15,000
FINE ARTS, COLLECTIBLES AND MEMORABILIA	\$10,000
	\$2,500 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE	\$5,000
FORGERY AND ALTERATION	\$10,000
MONEY AND SECURITIES INSIDE PREMISES	\$15,000
MONEY AND SECURITIES OUTSIDE PREMISES	\$15,000
NEWLY ACQUIRED BUSINESS PERSONAL PROPERTY	\$500,000 FOR 90 DAYS
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY	\$1,000,000 FOR 90 DAYS
ORDINANCE OR LAW	SEE COMMERCIAL PROPERTY DECLARATIONS
OUTDOOR PROPERTY	\$15,000
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM
RADIO OR TELEVISION ANTENNAS	\$10,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$15,000
POLLUTANT CLEAN UP AND REMOVAL	\$25,000
PROPERTY IN TRANSIT	\$25,000
PROPERTY OFF PREMISES	\$25,000
REFRIGERATED PRODUCTS	\$10,000
SALESPERSON'S SAMPLES	\$10,000

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company
Bill

POLICY NUMBER 194607-39167946-25
39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

55198 (12-10)

STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATION

COVERAGE	LIMIT
UTILITY SERVICES FAILURE	\$50,000
VALUABLE PAPERS AND RECORDS ON PREMISES	\$50,000
VALUABLE PAPERS AND RECORDS OFF PREMISES	\$10,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$15,000

Forms that apply to this coverage part:

64004 (12-10)	54198 (12-10)	54334 (12-10)	64020 (12-10)	54189 (12-10)
54186 (12-10)	54218 (03-13)	54217 (07-17)	54216 (03-13)	54214 (03-13)
54221 (12-10)	54220 (06-00)	54219 (12-10)	54338 (03-13)	54339 (03-13)
64010 (12-10)	54754 (12-00)	64352 (12-20)	64000 (12-10)	

Coverages Provided

Insurance at the described premises applies only for coverages for which a limit of insurance is shown.

LOCATION 0001 - BUILDING 0001**Location:** 2707-2709 Cascade Falls Dr, Ankeny, IA 50023**Occupied As:** 2 Unit Townhome**Secured Interested Parties:** None**Rating Information**

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 02

Class Code: 0311

Class Rate - Building: 0.335

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$410,000		
Causes of Loss					
Basic Group I	100%	\$10,000*		0.056	\$230.00
Basic Group II	100%	\$10,000*		0.121	\$496.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$10,000*		0.017	\$70.00
Theft	100%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.013					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$22.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$66.00
Tier: Standard					

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company
Bill

POLICY NUMBER 194607-39167946-25
39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$60,000		Included
Coverage C-Increased Cost		\$10,000	\$60,000		Included

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	64036 (02-12)	59325 (12-19)
64326 (07-19)	64393 (08-22)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	64020 (12-10)	64004 (12-10)	54754 (12-00)	54843 (07-19)
54585 (12-10)	64352 (12-20)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390

PREMIUM

\$9.00

LOCATION 0001

\$893.00

LOCATION 0002 - BUILDING 0001

Location: 2102-2104 Sw Westwood St, Ankeny, IA 50023-7272

Occupied As: 2 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 02

Class Code: 0311

Class Rate - Building: 0.335

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$410,000		
Causes of Loss					
Basic Group I	100%	\$10,000*		0.056	\$230.00
Basic Group II	100%	\$10,000*		0.121	\$496.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$10,000*		0.017	\$70.00
Theft	100%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.013					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$22.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$66.00
Tier: Standard					

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company POLICY NUMBER 194607-39167946-25
Bill 39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$60,000		Included
Coverage C-Increased Cost		\$10,000	\$60,000		Included

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	64036 (02-12)	59325 (12-19)
64326 (07-19)	64393 (08-22)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	64020 (12-10)	64004 (12-10)	54754 (12-00)	54843 (07-19)
54585 (12-10)	64352 (12-20)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0002 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390

PREMIUM

\$9.00

LOCATION 0002

\$893.00

LOCATION 0003 - BUILDING 0001

Location: 2703-2705 Sw Prairie Trl Pkwy, Ankeny, IA 50023-0016

Occupied As: 2 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 02

Class Code: 0311

Class Rate - Building: 0.335

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$410,000		
Causes of Loss					
Basic Group I	100%	\$10,000*		0.056	\$230.00
Basic Group II	100%	\$10,000*		0.121	\$496.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$10,000*		0.017	\$70.00
Theft	100%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.013					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$22.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$66.00
Tier: Standard					

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company
Bill

POLICY NUMBER 194607-39167946-25
39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$60,000		Included
Coverage C-Increased Cost		\$10,000	\$60,000		Included

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	64036 (02-12)	59325 (12-19)
64326 (07-19)	64393 (08-22)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	64020 (12-10)	64004 (12-10)	54754 (12-00)	54843 (07-19)
54585 (12-10)	64352 (12-20)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0003 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390

PREMIUM

\$9.00

LOCATION 0003

\$893.00

LOCATION 0004 - BUILDING 0001

Location: 2040-2042 Sw Cascade Fall Dr, Ankeny, IA 50023-7172

Occupied As: 2 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 02

Class Code: 0311

Class Rate - Building: 0.335

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$410,000		
Causes of Loss					
Basic Group I	100%	\$10,000*		0.056	\$230.00
Basic Group II	100%	\$10,000*		0.121	\$496.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$10,000*		0.017	\$70.00
Theft	100%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.013					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$22.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$66.00
Tier: Standard					

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company POLICY NUMBER 194607-39167946-25
Bill 39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$60,000		Included
Coverage C-Increased Cost		\$10,000	\$60,000		Included

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	64036 (02-12)	59325 (12-19)
64326 (07-19)	64393 (08-22)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	64020 (12-10)	64004 (12-10)	54754 (12-00)	54843 (07-19)
54585 (12-10)	64352 (12-20)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0004 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$9.00
LOCATION 0004	\$893.00

LOCATION 0005 - BUILDING 0001

Location: 2611-2613 Sw Prairie Trl Pkwy, Ankeny, IA 50023-0015

Occupied As: 2 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 02

Class Code: 0311

Class Rate - Building: 0.335

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$410,000		
Causes of Loss					
Basic Group I	100%	\$10,000*		0.056	\$230.00
Basic Group II	100%	\$10,000*		0.121	\$496.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$10,000*		0.017	\$70.00
Theft	100%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.013					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$22.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$66.00
Tier: Standard					

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company POLICY NUMBER 194607-39167946-25
Bill 39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$60,000		Included
Coverage C-Increased Cost		\$10,000	\$60,000		Included

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	64036 (02-12)	59325 (12-19)
64326 (07-19)	64393 (08-22)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	64020 (12-10)	64004 (12-10)	54754 (12-00)	54843 (07-19)
54585 (12-10)	64352 (12-20)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0005 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390

PREMIUM

\$9.00

LOCATION 0005

\$893.00

LOCATION 0006 - BUILDING 0001

Location: 2607-2609 Sw Prairie Trl Pkwy, Ankeny, IA 50023-0015

Occupied As: 2 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 02

Class Code: 0311

Class Rate - Building: 0.335

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$410,000		
Causes of Loss					
Basic Group I	100%	\$10,000*		0.056	\$230.00
Basic Group II	100%	\$10,000*		0.121	\$496.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$10,000*		0.017	\$70.00
Theft	100%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.013					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$22.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$66.00
Tier: Standard					

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company POLICY NUMBER 194607-39167946-25
Bill 39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$60,000		Included
Coverage C-Increased Cost		\$10,000	\$60,000		Included

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	64036 (02-12)	59325 (12-19)
64326 (07-19)	64393 (08-22)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	64020 (12-10)	64004 (12-10)	54754 (12-00)	54843 (07-19)
54585 (12-10)	64352 (12-20)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0006 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390

PREMIUM

\$9.00

LOCATION 0006

\$893.00

LOCATION 0007 - BUILDING 0001

Location: 2048-2050 Sw Cascade Falls Dr, Ankeny, IA 50023-7172

Occupied As: 2 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 02

Class Code: 0311

Class Rate - Building: 0.335

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$410,000		
Causes of Loss					
Basic Group I	100%	\$10,000*		0.056	\$230.00
Basic Group II	100%	\$10,000*		0.121	\$496.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$10,000*		0.017	\$70.00
Theft	100%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.013					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$22.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$66.00
Tier: Standard					

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company
Bill

POLICY NUMBER 194607-39167946-25
39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$60,000		Included
Coverage C-Increased Cost		\$10,000	\$60,000		Included

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	64036 (02-12)	59325 (12-19)
64326 (07-19)	64393 (08-22)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	64020 (12-10)	64004 (12-10)	54754 (12-00)	54843 (07-19)
54585 (12-10)	64352 (12-20)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0007 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390

PREMIUM

\$9.00

LOCATION 0007

\$893.00

LOCATION 0008 - BUILDING 0001

Location: 2054-2056 Sw Cascade Falls Dr, Ankeny, IA 50023-7172

Occupied As: 2 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 02

Class Code: 0311

Class Rate - Building: 0.335

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$410,000		
Causes of Loss					
Basic Group I	100%	\$10,000*		0.056	\$230.00
Basic Group II	100%	\$10,000*		0.121	\$496.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$10,000*		0.017	\$70.00
Theft	100%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.013					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$22.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$66.00
Tier: Standard					

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company POLICY NUMBER 194607-39167946-25
Bill 39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$60,000		Included
Coverage C-Increased Cost		\$10,000	\$60,000		Included

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	64036 (02-12)	59325 (12-19)
64326 (07-19)	64393 (08-22)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	64020 (12-10)	64004 (12-10)	54754 (12-00)	54843 (07-19)
54585 (12-10)	64352 (12-20)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0008 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390

PREMIUM

\$9.00

LOCATION 0008

\$893.00

LOCATION 0009 - BUILDING 0001

Location: 2801-2803 Sw Prairie Trl Pkwy, Ankeny, IA 50023-2170

Occupied As: 2 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 02

Class Code: 0311

Class Rate - Building: 0.335

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$410,000		
Causes of Loss					
Basic Group I	100%	\$10,000*		0.056	\$230.00
Basic Group II	100%	\$10,000*		0.121	\$496.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$10,000*		0.017	\$70.00
Theft	100%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.013					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$22.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$66.00
Tier: Standard					

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company
Bill

POLICY NUMBER 194607-39167946-25
39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$60,000		Included
Coverage C-Increased Cost		\$10,000	\$60,000		Included

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	64036 (02-12)	59325 (12-19)
64326 (07-19)	64393 (08-22)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	64020 (12-10)	64004 (12-10)	54754 (12-00)	54843 (07-19)
54585 (12-10)	64352 (12-20)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0009 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390

PREMIUM

\$9.00

LOCATION 0009

\$893.00

LOCATION 0010 - BUILDING 0001

Location: 2044-2046 Sw Cascade Falls Dr, Ankeny, IA 50023-7172

Occupied As: 2 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 02

Class Code: 0311

Class Rate - Building: 0.335

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$410,000		
Causes of Loss					
Basic Group I	100%	\$10,000*		0.056	\$230.00
Basic Group II	100%	\$10,000*		0.121	\$496.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$10,000*		0.017	\$70.00
Theft	100%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.013					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$22.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$66.00
Tier: Standard					

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company POLICY NUMBER 194607-39167946-25
Bill 39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$60,000		Included
Coverage C-Increased Cost		\$10,000	\$60,000		Included

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	64036 (02-12)	59325 (12-19)
64326 (07-19)	64393 (08-22)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	64020 (12-10)	64004 (12-10)	54754 (12-00)	54843 (07-19)
54585 (12-10)	64352 (12-20)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0010 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390

PREMIUM

\$9.00

LOCATION 0010

\$893.00

LOCATION 0011 - BUILDING 0001

Location: 2717-2719 Sw Prairie Trl Pkwy, Ankeny, IA 50023-0016

Occupied As: 2 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 02

Class Code: 0311

Class Rate - Building: 0.335

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$410,000		
Causes of Loss					
Basic Group I	100%	\$10,000*		0.056	\$230.00
Basic Group II	100%	\$10,000*		0.121	\$496.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$10,000*		0.017	\$70.00
Theft	100%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.013					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$22.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$66.00
Tier: Standard					

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company POLICY NUMBER 194607-39167946-25
Bill 39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$60,000		Included
Coverage C-Increased Cost		\$10,000	\$60,000		Included

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	64036 (02-12)	59325 (12-19)
64326 (07-19)	64393 (08-22)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	64020 (12-10)	64004 (12-10)	54754 (12-00)	54843 (07-19)
54585 (12-10)	64352 (12-20)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0011 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390

PREMIUM

\$9.00

LOCATION 0011

\$893.00

LOCATION 0012 - BUILDING 0001

Location: 2713-2715 Sw Prairie Trl Pkwy, Ankeny, IA 50023-0016

Occupied As: 2 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 02

Class Code: 0311

Class Rate - Building: 0.335

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$410,000		
Causes of Loss					
Basic Group I	100%	\$10,000*		0.056	\$230.00
Basic Group II	100%	\$10,000*		0.121	\$496.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$10,000*		0.017	\$70.00
Theft	100%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.013					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$22.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$66.00
Tier: Standard					

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company POLICY NUMBER 194607-39167946-25
Bill 39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$60,000		Included
Coverage C-Increased Cost		\$10,000	\$60,000		Included

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	64036 (02-12)	59325 (12-19)
64326 (07-19)	64393 (08-22)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	64020 (12-10)	64004 (12-10)	54754 (12-00)	54843 (07-19)
54585 (12-10)	64352 (12-20)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0012 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390

PREMIUM

\$9.00

LOCATION 0012

\$893.00

LOCATION 0013 - BUILDING 0001

Location: 2601-2603 Sw Prairie Trl Pkwy, Ankeny, IA 50023-0015

Occupied As: 2 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 02

Class Code: 0311

Class Rate - Building: 0.335

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$410,000		
Causes of Loss					
Basic Group I	100%	\$10,000*		0.056	\$230.00
Basic Group II	100%	\$10,000*		0.121	\$496.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$10,000*		0.017	\$70.00
Theft	100%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.013					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$22.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$66.00
Tier: Standard					

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company POLICY NUMBER 194607-39167946-25
Bill 39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$60,000		Included
Coverage C-Increased Cost		\$10,000	\$60,000		Included

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	64036 (02-12)	59325 (12-19)
64326 (07-19)	64393 (08-22)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	64020 (12-10)	64004 (12-10)	54754 (12-00)	54843 (07-19)
54585 (12-10)	64352 (12-20)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0013 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390

PREMIUM

\$9.00

LOCATION 0013

\$893.00

LOCATION 0014 - BUILDING 0001

Location: 2114-2116 Sw Westwood St, Ankeny, IA 50023

Occupied As: 2 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 02

Class Code: 0311

Class Rate - Building: 0.335

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$410,000		
Causes of Loss					
Basic Group I	100%	\$10,000*		0.050	\$205.00
Basic Group II	100%	\$10,000*		0.110	\$451.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$10,000*		0.015	\$62.00
Theft	100%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.013					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$20.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$60.00
Tier: Standard					

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company POLICY NUMBER 194607-39167946-25
Bill 39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$60,000		Included
Coverage C-Increased Cost		\$10,000	\$60,000		Included

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	64020 (12-10)	64004 (12-10)	54754 (12-00)	54843 (07-19)
54585 (12-10)	64352 (12-20)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0014 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390

PREMIUM

\$8.00

LOCATION 0014

\$806.00

LOCATION 0015 - BUILDING 0001

Location: 2108-2110 Sw Westwood St, Ankeny, IA 50023

Occupied As: 2 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 02

Class Code: 0311

Class Rate - Building: 0.335

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$410,000		
Causes of Loss					
Basic Group I	100%	\$10,000*		0.050	\$205.00
Basic Group II	100%	\$10,000*		0.110	\$451.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$10,000*		0.015	\$62.00
Theft	100%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.013					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$20.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$60.00
Tier: Standard					

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company POLICY NUMBER 194607-39167946-25
Bill 39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$60,000		Included
Coverage C-Increased Cost		\$10,000	\$60,000		Included

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	64020 (12-10)	64004 (12-10)	54754 (12-00)	54843 (07-19)
54585 (12-10)	64352 (12-20)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0015 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390

PREMIUM

\$8.00

LOCATION 0015

\$806.00

LOCATION 0016 - BUILDING 0001

Location: 2204-2206 Sw Westwood St, Ankeny, IA 50023-7273

Occupied As: 2 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 02

Class Code: 0311

Class Rate - Building: 0.335

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$410,000		
Causes of Loss					
Basic Group I	100%	\$10,000*		0.048	\$197.00
Basic Group II	100%	\$10,000*		0.104	\$426.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$10,000*		0.015	\$62.00
Theft	100%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.013					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$19.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$57.00
Tier: Standard					

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company
Bill

POLICY NUMBER 194607-39167946-25
39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$60,000		Included
Coverage C-Increased Cost		\$10,000	\$60,000		Included

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	54754 (12-00)
54585 (12-10)	64352 (12-20)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0016 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390

PREMIUM

\$8.00

LOCATION 0016

\$769.00

LOCATION 0017 - BUILDING 0001

Location: 2210-2212 Sw Westwood St, Ankeny, IA 50023-7273

Occupied As: 2 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 02

Class Code: 0311

Class Rate - Building: 0.335

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$410,000		
Causes of Loss					
Basic Group I	100%	\$10,000*		0.048	\$197.00
Basic Group II	100%	\$10,000*		0.104	\$426.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$10,000*		0.015	\$62.00
Theft	100%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.013					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$19.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$57.00
Tier: Standard					

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company POLICY NUMBER 194607-39167946-25
Bill 39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$60,000		Included
Coverage C-Increased Cost		\$10,000	\$60,000		Included

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	54754 (12-00)
54585 (12-10)	64352 (12-20)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0017 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390

PREMIUM

\$8.00

LOCATION 0017

\$769.00

LOCATION 0018 - BUILDING 0001

Location: 2216-2218 Sw Westwood St, Ankeny, IA 50023-7273

Occupied As: 2 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 02

Class Code: 0311

Class Rate - Building: 0.335

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$410,000		
Causes of Loss					
Basic Group I	100%	\$10,000*		0.048	\$197.00
Basic Group II	100%	\$10,000*		0.104	\$426.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$10,000*		0.015	\$62.00
Theft	100%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.013					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$19.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$57.00
Tier: Standard					

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company POLICY NUMBER 194607-39167946-25
Bill 39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$60,000		Included
Coverage C-Increased Cost		\$10,000	\$60,000		Included

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	54754 (12-00)
54585 (12-10)	64352 (12-20)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0018 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390

PREMIUM

\$8.00

LOCATION 0018

\$769.00

LOCATION 0019 - BUILDING 0001

Location: 2120-2122 Sw Westwood St, Ankeny, IA 50023-7272

Occupied As: Two Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 02

Class Code: 0311

Class Rate - Building: 0.335

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$410,000		
Causes of Loss					
Basic Group I	100%	\$10,000*		0.048	\$197.00
Basic Group II	100%	\$10,000*		0.104	\$426.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$10,000*		0.015	\$62.00
Theft	100%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.013					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$19.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$57.00
Tier: Standard					

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company
Bill

POLICY NUMBER 194607-39167946-25
39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$60,000		Included
Coverage C-Increased Cost		\$10,000	\$60,000		Included

*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	64000 (12-10)	64013 (12-10)
64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)	54754 (12-00)
54585 (12-10)	64352 (12-20)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0019 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390

PREMIUM

\$8.00

LOCATION 0019

\$769.00

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

COVERAGE	LIMITS OF INSURANCE
Bodily Injury General Aggregate	\$4,000,000
Property Damage General Aggregate	\$4,000,000
Bodily Injury Products/Completed Operations Aggregate	\$4,000,000
Property Damage Products/Completed Operations Aggregate	\$4,000,000
Personal And Advertising Injury	\$2,000,000
Bodily Injury	\$2,000,000 Each Occurrence
Property Damage	\$2,000,000 Each Occurrence
Assn Directors/Officers Errors and Omissions Agg	\$1,000,000
Assn Directors/Officers Errors and Omissions Occ	\$1,000,000
COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT	
Damage to Premises Rented to You (Fire, Lightning, Explosion, Smoke or Water Damage)	\$300,000 Any One Premises
Medical Payments	\$10,000 Any One Person
Bodily Injury Hired Auto & Non-Owned Auto	\$2,000,000 Each Occurrence
Property Damage Hired Auto & Non-Owned Auto	\$2,000,000 Each Occurrence
Expanded Coverage Details See Form:	
Extended Watercraft	
Personal Injury Extension	

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company
Bill

POLICY NUMBER 194607-39167946-25
39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

COVERAGE	LIMITS OF INSURANCE
Broadened Supplementary Payments Broadened Knowledge Of Occurrence Additional Products-Completed Operations Aggregate Blanket Additional Insured - Lessor of Leased Equipment Blanket Additional Insured - Managers or Lessors of Premises Newly Formed or Acquired Organizations Extension Blanket Waiver of Subrogation	

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55885.

AUDIT TYPE: Non-Audited

Forms that apply to this coverage:

59350 (01-15)	55405 (07-08)	55146 (06-04)	CG2106 (05-14)	55091 (05-17)
CG2017 (10-93)	CG2167 (12-04)	IL0021 (07-02)	CG2648 (06-08)	CG0001 (04-13)
IL0276 (06-89)	IL0017 (11-85)	55537 (05-17)	55513 (05-17)	CG2109 (06-15)
55029 (05-17)	CG2132 (05-09)	CG2147 (12-07)	55885 (05-17)	55051 (05-17)
59325 (12-19)	55010 (05-17)	59390 (11-20)		

LOCATION 0001 - BUILDING 0001

Location: 2707-2709 Cascade Falls Dr, Ankeny, IA 50023

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Commercial General Liability Plus Endorsement Included At 7.5% Of The Premises Operation Premium	00501	Prem/Op	Prem/Op Prem Included	Included	Included
Assn Directors/Officers Errors And Omissions	00811	Professional	Flat Charge 5		\$161.00
Townhouse Or Similar Associations (Association Risk Only)	68500	Prem/Op Prod/Comp Op	Units 2 2	Each 1 5.891 1.133	\$12.00 \$2.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
	\$2.00
LOCATION 0001	\$177.00

LOCATION 0002 - BUILDING 0001

Location: 2102-2104 Sw Westwood St, Ankeny, IA 50023-7272

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500	Prem/Op Prod/Comp Op	Units 2 2	Each 1 5.891 1.133	\$12.00 \$2.00

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company
Bill

POLICY NUMBER 194607-39167946-25
39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0002 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	INCLUDED
LOCATION 0002	\$14.00

LOCATION 0003 - BUILDING 0001**Location:** 2703-2705 Sw Prairie Trl Pkwy, Ankeny, IA 50023-0016**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500	Prem/Op Prod/Comp Op	Units 2 2	Each 1 5.891 1.133	\$12.00 \$2.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0003 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	INCLUDED
LOCATION 0003	\$14.00

LOCATION 0004 - BUILDING 0001**Location:** 2040-2042 Sw Cascade Fall Dr, Ankeny, IA 50023-7172**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500	Prem/Op Prod/Comp Op	Units 2 2	Each 1 5.891 1.133	\$12.00 \$2.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0004 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	INCLUDED
LOCATION 0004	\$14.00

LOCATION 0005 - BUILDING 0001**Location:** 2611-2613 Sw Prairie Trl Pkwy, Ankeny, IA 50023-0015**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500	Prem/Op Prod/Comp Op	Units 2 2	Each 1 5.891 1.133	\$12.00 \$2.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0005 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	INCLUDED
LOCATION 0005	\$14.00

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company POLICY NUMBER 194607-39167946-25
Bill 39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

LOCATION 0006 - BUILDING 0001**Location:** 2607-2609 Sw Prairie Trl Pkwy, Ankeny, IA 50023-0015**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500	Prem/Op Prod/Comp Op	Units 2 2	Each 1 5.891 1.133	\$12.00 \$2.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0006 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0006	INCLUDED \$14.00

LOCATION 0007 - BUILDING 0001**Location:** 2048-2050 Sw Cascade Falls Dr, Ankeny, IA 50023-7172**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500	Prem/Op Prod/Comp Op	Units 2 2	Each 1 5.891 1.133	\$12.00 \$2.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0007 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0007	INCLUDED \$14.00

LOCATION 0008 - BUILDING 0001**Location:** 2054-2056 Sw Cascade Falls Dr, Ankeny, IA 50023-7172**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500	Prem/Op Prod/Comp Op	Units 2 2	Each 1 5.891 1.133	\$12.00 \$2.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0008 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0008	INCLUDED \$14.00

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company
Bill

POLICY NUMBER 194607-39167946-25
39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

LOCATION 0009 - BUILDING 0001**Location:** 2801-2803 Sw Prairie Trl Pkwy, Ankeny, IA 50023-2170**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500		Units	Each 1	
		Prem/Op	2	5.891	\$12.00
		Prod/Comp Op	2	1.133	\$2.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0009 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0009	INCLUDED \$14.00

LOCATION 0010 - BUILDING 0001**Location:** 2044-2046 Sw Cascade Falls Dr, Ankeny, IA 50023-7172**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500		Units	Each 1	
		Prem/Op	2	5.891	\$12.00
		Prod/Comp Op	2	1.133	\$2.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0010 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0010	INCLUDED \$14.00

LOCATION 0011 - BUILDING 0001**Location:** 2717-2719 Sw Prairie Trl Pkwy, Ankeny, IA 50023-0016**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500		Units	Each 1	
		Prem/Op	2	5.891	\$12.00
		Prod/Comp Op	2	1.133	\$2.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0011 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0011	INCLUDED \$14.00

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company
Bill

POLICY NUMBER 194607-39167946-25
39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

LOCATION 0012 - BUILDING 0001**Location:** 2713-2715 Sw Prairie Trl Pkwy, Ankeny, IA 50023-0016**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500	Prem/Op Prod/Comp Op	Units 2 2	Each 1 5.891 1.133	\$12.00 \$2.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0012 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390

LOCATION 0012**PREMIUM**

INCLUDED

\$14.00**LOCATION 0013 - BUILDING 0001****Location:** 2601-2603 Sw Prairie Trl Pkwy, Ankeny, IA 50023-0015**Territory:** 001**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500	Prem/Op Prod/Comp Op	Units 2 2	Each 1 6.520 1.133	\$13.00 \$2.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0013 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390

LOCATION 0013**PREMIUM**

INCLUDED

\$15.00**LOCATION 0014 - BUILDING 0001****Location:** 2114-2116 Sw Westwood St, Ankeny, IA 50023**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500	Prem/Op Prod/Comp Op	Units 2 2	Each 1 5.891 1.133	\$12.00 \$2.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0014 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390

LOCATION 0014**PREMIUM**

INCLUDED

\$14.00

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company
Bill

POLICY NUMBER 194607-39167946-25
39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

LOCATION 0015 - BUILDING 0001**Location:** 2108-2110 Sw Westwood St, Ankeny, IA 50023**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500	Prem/Op Prod/Comp Op	Units 2 2	Each 1 5.891 1.133	\$12.00 \$2.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0015 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0015	INCLUDED \$14.00

LOCATION 0016 - BUILDING 0001**Location:** 2204-2206 Sw Westwood St, Ankeny, IA 50023-7273**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500	Prem/Op Prod/Comp Op	Units 2 2	Each 1 5.891 1.133	\$12.00 \$2.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0016 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0016	INCLUDED \$14.00

LOCATION 0017 - BUILDING 0001**Location:** 2210-2212 Sw Westwood St, Ankeny, IA 50023-7273**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500	Prem/Op Prod/Comp Op	Units 2 2	Each 1 5.891 1.133	\$12.00 \$2.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0017 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0017	INCLUDED \$14.00

Owners Ins. Co.

Issued 07-22-2025

AGENCY ADAMSON INSURANCE & ASSOCIATES INC
07-0409-00 MKT TERR 109

Company
Bill

POLICY NUMBER 194607-39167946-25
39-46-IA-1908

INSURED THE VINTAGE COLLECTION AT PRAIRIE T

Term 08-30-2025 to 08-30-2026

LOCATION 0018 - BUILDING 0001**Location:** 2216-2218 Sw Westwood St, Ankeny, IA 50023-7273**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500		Units	Each 1	
		Prem/Op	2	5.891	\$12.00
		Prod/Comp Op	2	1.133	\$2.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0018 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0018	INCLUDED \$14.00

LOCATION 0019 - BUILDING 0001**Location:** 2120-2122 Sw Westwood St, Ankeny, IA 50023-7272**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500		Units	Each 1	
		Prem/Op	2	5.891	\$12.00
		Prod/Comp Op	2	1.133	\$2.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0019 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0019	INCLUDED \$14.00

64393 (8-22)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CYBER INCIDENT EXCLUSION

This endorsement modifies insurance provided under the following:

**COMMERCIAL PROPERTY COVERAGE PART
STANDARD PROPERTY POLICY**

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 **G.**

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.

55405 (7-08)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART

A. Applicability Of This Endorsement

1. The provisions of this endorsement will apply if and when one of the following situations occurs:
 - a. The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act), terminates; or
 - b. The Program is renewed, extended or otherwise continued in effect:
 - (1) With revisions that increase insurers' statutory percentage deductible or decrease the federal government's statutory percentage share in potential terrorism losses above such deductible, or that results in a change in the level or terms or conditions of coverage; and
 - (2) We are not required by the Program to make terrorism coverage available to you and elect not to do so.
2. When this endorsement becomes applicable in accordance with the terms of A.1.a. or A.1.b., above, it supersedes any terrorism

endorsement already endorsed to this policy that addresses "certified acts of terrorism".

3. If this endorsement does NOT become applicable, then any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism", will remain in effect. However, if the Program is renewed, extended or otherwise continued in effect with revisions that change the level or terms or conditions of coverage, and we are required to offer you the revised coverage or to provide revised coverage to those who previously accepted coverage under the Program, then we will take the appropriate steps in response to the federal requirements.

- B. The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks.

"Terrorism" means activities against persons, organizations or property of any nature:

1. That involve the following or preparation for the following:
 - a. Use or threat of force or violence; or
 - b. Commission or threat of a dangerous act; or

- c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

2. When one or both of the following applies:

- a. The effect is to intimidate or coerce a government or the civilian population or any segments thereof, or to disrupt any segment of the economy; or
- b. It appears that the intent is to intimidate or coerce a government or the civilian population, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

C. The following exclusion is added:

Exclusion Of "Terrorism"

We will not pay for "bodily injury", "property damage", "personal injury" or "advertising injury" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". All "bodily injury", "property damage", "personal injury" or "advertising injury" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such

injury or damage. This exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;
2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material;
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, regardless of whether this endorsement was in effect during the entirety of that time period or not.

54833 (7-08)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

A. Applicability Of This Endorsement

1. The provisions of this endorsement will apply if and when one of the following situations occurs:
 - a. The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act), terminates; or
 - b. The Program is renewed, extended or otherwise continued in effect:
 - (1) With revisions that increase insurers' statutory percentage deductible or decrease the federal government's statutory percentage share in potential terrorism losses above such deductible, or that results in a change in the level or terms or conditions of coverage; and
 - (2) We are not required by the Program to make terrorism coverage available to you and elect not to do so.
2. When this endorsement becomes applicable in accordance with the terms of A.1.a. or A.1.b., above, it supersedes any terrorism endorsement already endorsed to this policy that addresses "certified acts of terrorism".

3. If this endorsement does NOT become applicable, then any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism", will remain in effect. However, if the Program is renewed, extended or otherwise continued in effect with revisions that change the level or terms or conditions of coverage, and we are required to offer you the revised coverage or to provide the revised coverage to those who previously accepted coverage under the Program, then we will take the appropriate steps in response to the federal requirements.

- B. The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks.

"Terrorism" means activities against persons, organizations or property of any nature:

1. That involve the following or preparation for the following:
 - a. Use or threat of force or violence; or
 - b. Commission or threat of a dangerous act; or
 - c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

2. When one or both of the following applies:
 - a. The effect is to intimidate or coerce a government or the civilian population or any segments thereof, or to disrupt any segment of the economy; or
 - b. It appears that the intent is to intimidate or coerce a government or the civilian population, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

C. The following exclusion is added:

Exclusion Of "Terrorism"

We will not pay for loss or damage caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. This exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;

2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material;
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, regardless of whether this endorsement was in effect during the entirety of that time period or not.

D. Exception To Exclusion Of "Terrorism" For Certain Fire Losses

If "terrorism" results in fire, we will pay for the loss or damage caused by that fire, subject to all applicable policy provisions including the Limit of Insurance on the affected property. Such coverage for fire applies only to direct loss or damage caused by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense coverage forms or endorsements that apply to those coverage forms or to the Legal Liability Coverage Form.

**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.