STATE FARM FIRE AND CASUALTY COMPANY
A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

DECLARATIONS AMENDED SEP 26 2025

Po Box 2915
Bloomington IL 61702-2915

Named Insured

M-06-2AE0-FA14 F V

000535 3123
SOUTHWICKE TOWNHOMES
ASSOCIATION
2602 SW WESTWINDS BLVD
ANKENY IA 50023-9554

Policy Number	95-C3-P360-8	
Policy Period	**Effective Date**	**Expiration Date**
12 Months	MAY 31 2025	MAY 31 2026

The policy period begins and ends at 12:01 am standard time at the premises location.

Agent and Mailing Address
TIM FORD
2217 BEAVER AVE
DES MOINES IA 50310-3959

PHONE: (515) 277-6331

ST-0105-0000

Residential Community Association Policy

Automatic Renewal - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: Corporation
Reason for Declarations: Your policy is amended SEP 26 2025
INSURED NAME AND/OR ADDRESS CHANGE

Endorsement Premium None

Discounts Applied:
Multiple Unit
Claim Record

Prepared
SEP 29 2025
CMP-4000

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530-686 a.2 05-31-2011 (o1f3231c)

SECTION I - PROPERTY BLANKET

	Limit of Insurance*
Coverage A - Buildings	$ 13,257,800
Coverage B - Business Personal Property	No Coverage

Location Number	Location of Described Premises
001	4400 EP TRUE PWKY #1-5 WEST DES MOINES IA 50265-5690
002	4400 EP TRUE PWKY #6-8 WEST DES MOINES IA 50265-5689
003	4400 EP TRUE PWKY #9-12 WEST DES MOINES IA 50265-5644
004	4400 EP TRUE PWKY #13-16 WEST DES MOINES IA 50265-5644
005	4400 EP TRUE PWKY #17-21 WEST DES MOINES IA 50265-5644
006	4400 EP TRUE PWKY #22-27 WEST DES MOINES IA 50265-5644
007	4400 EP TRUE PWKY #28-31 WEST DES MOINES IA 50265-5644
008	4400 EP TRUE PWKY #32-35 WEST DES MOINES IA 50265-5644

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ST-0205-0000

Location Number	Location of Described Premises
009	4400 EP TRUE PWKY #36-41 WEST DES MOINES IA 50265-5644
010	4400 EP TRUE PWKY #42-45 WEST DES MOINES IA 50265-5644
011	4400 EP TRUE PWKY #46-51 WEST DES MOINES IA 50265-5644
012	4400 EP TRUE PWKY #52-56 WEST DES MOINES IA 50265-5644
013	4400 EP TRUE PWKY #57-59 WEST DES MOINES IA 50265-5644
014	4400 EP TRUE PWKY #60-63 WEST DES MOINES IA 50265-5644
015	4400 EP TRUE PWKY #64-67 WEST DES MOINES IA 50265-5644
016	4400 EP TRUE PWKY #68-71 WEST DES MOINES IA 50265-5644

* As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

SECTION I - INFLATION COVERAGE INDEX(ES)

Inflation Coverage Index: 236.0

SECTION I - DEDUCTIBLES

Basic Deductible $10,000

Special Deductibles:

Wind/Hail	2%	Money and Securities	$250
Employee Dishonesty	$250	Equipment Breakdown	$2,500

Other deductibles may apply - refer to policy.

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit shown below, but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

COVERAGE	LIMIT OF INSURANCE
Collapse	Included
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Equipment Breakdown	Included
Fire Department Service Charge	$5,000
Fire Extinguisher Systems Recharge Expense	$5,000
Glass Expenses	Included
Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	$100,000
Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	$250,000

Ordinance Or Law - Equipment Coverage	Included
Preservation Of Property	30 Days
Water Damage, Other Liquids, Powder Or Molten Material Damage	Included

ST-0305-0000

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH COMPLEX

The coverages and corresponding limits shown below apply separately to each complex as described in the policy.

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable	
On Premises	$50,000
Off Premises	$15,000
Arson Reward	$5,000
Forgery Or Alteration	$10,000
Money And Securities (Off Premises)	$5,000
Money And Securities (On Premises)	$10,000
Money Orders And Counterfeit Money	$1,000
Outdoor Property	$5,000
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	$2,500
Personal Property Off Premises	$15,000
Pollutant Clean Up And Removal	$10,000
Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	$2,500
Signs	$2,500
Valuable Papers And Records	
On Premises	$10,000
Off Premises	$5,000

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY

The coverages and corresponding limits shown below are the most we will pay regardless of the number of described premises shown in these Declarations.

COVERAGE	LIMIT OF INSURANCE
Back-Up of Sewer or Drain	Included
Employee Dishonesty	$100,000
Loss Of Income And Extra Expense	Actual Loss Sustained - 12 Months

SECTION II - DEDUCTIBLES

Business Liability - Property Damage $5,000
Other deductibles may apply - refer to policy.

SECTION II - LIABILITY

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	$1,000,000
Coverage M - Medical Expenses (Any One Person)	$5,000
Damage To Premises Rented To You	$300,000
Directors And Officers Liability	$1,000,000

AGGREGATE LIMITS	LIMIT OF INSURANCE
Products/Completed Operations Aggregate	$2,000,000

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Residential Community Association Policy for SOUTHWICKE TOWNHOMES
Policy Number 95-C3-P360-8

General Aggregate	$2,000,000
Directors and Officers Aggregate	$1,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.

ST-0405-0000

Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

FORMS AND ENDORSEMENTS

CMP-4100	Businessowners Coverage Form
CMP-4550	Residential Community Assoc
FE-6999.3	Terrorism Insurance Cov Notice
CMP-4746.1	Hired Auto Liability
CMP-4215.2	Amendatory Endorsement
FE-3650	Actual Cash Value Endorsement
CMP-4561.5	Policy Endorsement
CMP-4705.2	Loss of Income & Extra Expense
CMP-4508	Money and Securities
CMP-4814	Directors & Officers Liability
CMP-4710	Employee Dishonesty
CMP-4849	Windstorm or Hail Deductible
CMP-4701	Addl Property Not Covered
FE-1401	Exclusion Cyber Incident
CMP-4532	Exclusion Cyber Incident
FD-6007	Inland Marine Attach Dec

Residential Community Association Policy for SOUTHWICKE TOWNHOMES
Policy Number 95-C3-P360-8

This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Michelle Macias
Secretary

President

STATE FARM FIRE AND CASUALTY COMPANY
A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

Po Box 2915
Bloomington IL 61702-2915

INLAND MARINE ATTACHING DECLARATIONS

Policy Number	95-C3-P360-8	
Policy Period	**Effective Date**	**Expiration Date**
12 Months	MAY 31 2025	MAY 31 2026

The policy period begins and ends at 12:01 am standard time at the premises location.

Named Insured

M-06-2AE0-FA14 F V

SOUTHWICKE TOWNHOMES
ASSOCIATION
2602 SW WESTWINDS BLVD
ANKENY IA 50023-9554

ST-0505-0000

ATTACHING INLAND MARINE

Automatic Renewal - If the **policy period** is shown as **12 months** , this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Annual Policy Premium Included

The above Premium Amount is included in the Policy Premium shown on the Declarations.

Your policy consists of these Declarations, the INLAND MARINE CONDITIONS shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

Forms, Options, and Endorsements

FE-8739	Inland Marine Conditions
FE-8743.1	Inland Marine Computer Prop

See Reverse for Schedule Page with Limits

Prepared
SEP 29 2025
FD-6007

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ATTACHING INLAND MARINE SCHEDULE PAGE

ATTACHING INLAND MARINE

ENDORSEMENT NUMBER	COVERAGE	LIMIT OF INSURANCE	DEDUCTIBLE AMOUNT	ANNUAL PREMIUM
FE-8743.1	Inland Marine Computer Prop	$ 10,000	$ 500	Included
	Loss of Income and Extra Expense	$ 10,000		Included

OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

Prepared
SEP 29 2025
FD-6007

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