



Risk Placement Services, Inc.
8400 Normandale Lake Blvd. Suite 375,
Bloomington, MN 55437
Phone: 952-938-0655
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Website: www.rpsins.com

To: **Phillips Stafford Insurance Group**
Attn: **Rich Bales**
From: **Nate Joens**
Applicant: **Tanglewood Court Homeowners Association**
State: **IA**
Policy Type: **Commercial General Liability**
Policy Period: **08/01/2025 - 08/01/2026**
Renewal Of: **NPP6079980**

Policy Number: NPP6209832

This is to certify that, in accordance with your instructions, **Western World Insurance Company** has bound coverage as follows:

Premium Summary

General Liability	\$830.00
Total Premium	\$830.00
Total Fees	\$175.00
Total Taxes	\$9.55
Grand Total	\$1,014.55

Fees & Taxes

Broker Fee	\$175.00
SL Tax	\$9.55
Commission	10%

Location Information

Location	Address
P1/B1	1436 N 9th Ave PL E, NEWTON, IA 50208
P2/B1	933 E 15th St N, NEWTON, IA 50208
P3/B1	934 E 15th St N, NEWTON, IA 50208
P4/B1	1502 N 9th Ave PL E, NEWTON, IA 50208
P5/B1	926 E 15th St N, NEWTON, IA 50208

General Liability Limits of Insurance

General Aggregate Limit (Other Than Products-Completed Ops)	\$2,000,000
Products-Completed Ops Aggregate Limit	Included
Personal and Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage To Premises Rented To You	\$100,000
Medical Expense Limit	\$5,000 Any One Person
Each Professional Incident Limit (if applicable)	Not Covered
Deductible	N/A

Exposure

Code	Class Name	Basis	Exposure	Pr/Co Rate	Pr/Co Premium	All Other Rate	All Other Premium
62003	Condominiums - residential (association risk only) (IA P1/B1)	Units	4	Included	Included	41.377	166.00
62003	Condominiums - residential (association risk only) (IA P2/B1)	Units	4	Included	Included	41.377	166.00
62003	Condominiums - residential (association risk only) (IA P3/B1)	Units	4	Included	Included	41.377	166.00
62003	Condominiums - residential (association risk only) (IA P4/B1)	Units	4	Included	Included	41.377	166.00
62003	Condominiums - residential (association risk only) (IA P5/B1)	Units	4	Included	Included	41.377	166.00

Additional Coverage Notes

WW168 (08/23) Cancellation And Premium Audit Changes

Minimum Earned Premium Percentage : 25

WW183 (05/12) Minimum-Earned Premium

% : 25

Bound By

Western World Insurance Company (BEST RATING: A Excellent ; Non-Admitted)

This policy is issued, pursuant to Iowa Code chapter 515I, by an eligible surplus lines insurer in Iowa and as such is not covered by the Iowa Insurance Guaranty Association.

Form List

Subject to the following Endorsements:

Form No	ED Date	Form Name
CG0001	04/13	Commercial General Liability Coverage Form
CG2107	05/14	Exclusion-Access or Disclosure of Confidential or Personal Information and Data-Related Liability - Limited Bodily Injury Exception Not Included
CG2111	06/15	Exclusion - Unmanned Aircraft (Coverage B Only)
CG2136	03/05	Exclusion - New Entities
CG2147	12/07	Employment-Related Practices Exclusion
CG2150	04/13	Amendment of Liquor Liability Exclusion
CG2167	12/04	Fungi or Bacteria Exclusion
CG2426	04/13	Amendment of Insured Contract Definition
CL170	01/86	Commercial GL Extension of Declarations
IL0017	11/98	Common Policy Conditions
IL0021	09/08	Nuclear Energy Exclusion Endorsement (Broad Form)
ILP001	01/04	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
NTCFER01	10/20	Notice to Policyholders Fraud Notice
TRIA0004	01/21	Exclusion of Certified Acts of Terrorism
WW1	06/12	Deductible Endorsement
WW10A	10/05	Schedule of Locations
WW13	06/12	Classification Limitation
WW168	08/23	Cancellation And Premium Audit Changes
WW183	05/12	Minimum-Earned Premium
WW192	04/13	Premium Basis Endorsement
WW22W	10/22	Service of Suit
WW230	01/24	Common Policy Declarations
WW232	01/12	Commercial Liability Coverage Part Declarations
WW284	12/15	Exclusion - Lead Contamination
WW3	08/09	Assault and Battery Exclusion
WW401	08/19	Total And Absolute Asbestos Exclusion
WW424	09/10	Exclusion of Nuclear, Biological and Chemical Injury or Damage
WW456	01/12	Commercial General Liability Amendatory Endorsement
WW497	01/18	Notice - Claim Reporting
WW517	03/20	Additional Insured - Condominium Unit Owners Endorsement
WW534	08/23	Amendment of Employers Liability Exclusion
WW536	08/23	Exclusion - Injury to Contractors, Subcontractors or Independent Contractors and Their Workers
WW538	09/23	Human Trafficking Exclusion
WW541	09/23	Per - And Polyfluoroalkyl Substances (PFAS) Exclusion Endorsement
WW606IA	03/11	Iowa Changes - Cancellation and Nonrenewal

This coverage confirmation note is subject to all terms and conditions of the policy being issued. This coverage confirmation note shall be automatically terminated and voided by delivery of a policy to the insured or his agent or representative.

In the event of cancellation or expiration of this insurance, we are required to hold the insured, his agent or representative responsible for earned premiums in all cases for the time in force, subject to the minimum earned premium, at pro-rata or short rate (whichever is applicable) of the annual premium charged. Flat cancellations are not permitted.

Regards,

Name: Nathan Joens

Fax:

Phone: +1 515 221 2409

Email: nate_joens@rpsins.com



Dear Insured,

If this policy is rated on an adjustable basis, it is subject to a premium audit at the end of the policy period to determine the actual earned premium.

Western World has contracted OSI-Overland Solutions, an EXL company, to complete your general liability premium audit. At the policy expiration, an auditor from EXL will be contacting you to schedule your audit. They will also let you know what records will be needed for the audit.

If you have any questions or concerns, please contact your agent.

You can find more detailed explanation of the premium audit process at:

<https://www.exlservice.com/the-premium-audit-process>

Thank you.

Western World Premium Audit Department