

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

TAILORED PROTECTION POLICY DECLARATIONS

AGENCY PHILLIPS STAFFORD INSURANCE GROUP LLC
07-0568-00 MKT TERR 031 515-978-9010

Reissue Effective 02-06-2025

POLICY NUMBER 244607-39290517-25

INSURED VILLAGE AT DEER CREEK CROSSING TOWN
C/O PROPERTY MANAGEMENT BY DESIGN

Company Use 39-46-IA-2402

ADDRESS 2602 SW WESTWINDS BLVD
ANKENY IA 50023-9554

Company Bill	Policy Term	
	12:01 a.m.	12:01 a.m.
	02-06-2025	to 02-06-2026

55039 (11-87)

COMMON POLICY INFORMATION

Business Description: Townhome Association

Entity: Association

Program: Condominium-Residential Association

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):	PREMIUM
COMMERCIAL PROPERTY COVERAGE	\$24,308.00
COMMERCIAL GENERAL LIABILITY COVERAGE	\$3,013.00
TOTAL	\$27,321.00
TOTAL POLICY PREMIUM IF ON FULL PAY PLAN BY 02-06-2025	\$24,318.00

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) 55056 (07-87) 59390 (11-20)

A 02% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X):
Comm Umb(X) Comm Auto() WC() Life() Personal() Farm().

Countersigned By: _____

Owners Ins. Co.

Issued 01-22-2025

 AGENCY PHILLIPS STAFFORD INSURANCE GROUP LLC
 07-0568-00 MKT TERR 031

 Company
 Bill

 POLICY NUMBER 244607-39290517-25
 39-46-IA-2402

INSURED VILLAGE AT DEER CREEK CROSSING TOWN

Term 02-06-2025 to 02-06-2026

54104 (07-87)

COMMERCIAL PROPERTY COVERAGE

55198 (12-10)

PREMIER 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	\$200,000
BAILEES	\$15,000
	\$10,000 PER ITEM
BUSINESS INCOME & EXTRA EXPENSE W/RENTAL VALUE, INCLUDING NEWLY ACQUIRED LOC'S 72 HOUR WAITING PERIOD	\$150,000
DEBRIS REMOVAL	\$100,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$100,000
EMPLOYEE DISHONESTY	\$50,000
FINE ARTS, COLLECTIBLES AND MEMORABILIA	\$50,000
	\$10,000 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE	\$25,000
FORGERY AND ALTERATION	\$50,000
MONEY AND SECURITIES INSIDE PREMISES	\$50,000
MONEY AND SECURITIES OUTSIDE PREMISES	\$50,000
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	\$25,000
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM
RADIO OR TELEVISION ANTENNAS	\$20,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$50,000
POLLUTANT CLEAN UP AND REMOVAL	\$100,000
PROPERTY IN TRANSIT	\$100,000
PROPERTY OFF PREMISES	\$100,000
REFRIGERATED PRODUCTS	\$25,000
SALESPERSON'S SAMPLES	\$25,000

Owners Ins. Co.

Issued 01-22-2025

 AGENCY PHILLIPS STAFFORD INSURANCE GROUP LLC
 07-0568-00 MKT TERR 031

 Company POLICY NUMBER 244607-39290517-25
 Bill 39-46-IA-2402

INSURED VILLAGE AT DEER CREEK CROSSING TOWN

Term 02-06-2025 to 02-06-2026

55198 (12-10)

PREMIER PROPERTY PLUS COVERAGE PACKAGE DECLARATION

COVERAGE	LIMIT
UTILITY SERVICES FAILURE	\$150,000
VALUABLE PAPERS AND RECORDS ON PREMISES	\$150,000
VALUABLE PAPERS AND RECORDS OFF PREMISES	\$25,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$50,000

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:** 217 - 241 Ne Glendale Ln., Ankeny, IA 50021**Occupied As:** 7 Unit Townhome**Secured Interested Parties:** None**Rating Information**

Territory: 770

County: Polk

Program: Condominium-Residential A

Construction: Frame

Protection Class: 02

Class Code: 0331

Class Rate - Building: 0.163

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$1,758,607		
Causes of Loss					
Basic Group I	100%	\$5,000*		0.036	\$633.00
Basic Group II	100%	\$5,000*		0.098	\$1,723.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$5,000*		0.026	\$457.00
Theft	100%	\$5,000*			Included
OPTIONAL COVERAGE					

Owners Ins. Co.

Issued 01-22-2025

 AGENCY PHILLIPS STAFFORD INSURANCE GROUP LLC
 07-0568-00 MKT TERR 031

 Company POLICY NUMBER 244607-39290517-25
 Bill 39-46-IA-2402

INSURED VILLAGE AT DEER CREEK CROSSING TOWN

Term 02-06-2025 to 02-06-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
Agreed Value Exp Date 02-06-2026					
Inflation Guard Factor Building 1.011					
Replacement Cost					
Equipment Breakdown		\$5,000	See Form 54843		\$85.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$467.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$5,000	\$160,000		Included
Coverage C-Increased Cost		\$5,000	\$160,000		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)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$34.00
LOCATION 0001	\$3,399.00

LOCATION 0002 - BUILDING 0001

Location: 3104 - 3124 Ne Chandler Ln., Ankeny, IA 50021

Occupied As: 6 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Condominium-Residential A

Construction: Frame

Protection Class: 02

Class Code: 0331

Class Rate - Building: 0.163

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$1,525,010		
(BLANKET)					
Causes of Loss					
Basic Group I	100%	\$5,000*		0.036	\$549.00
Basic Group II	100%	\$5,000*		0.098	\$1,495.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$5,000*		0.026	\$397.00

Owners Ins. Co.

Issued 01-22-2025

 AGENCY PHILLIPS STAFFORD INSURANCE GROUP LLC
 07-0568-00 MKT TERR 031

 Company POLICY NUMBER 244607-39290517-25
 Bill 39-46-IA-2402

INSURED VILLAGE AT DEER CREEK CROSSING TOWN

Term 02-06-2025 to 02-06-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
Theft	100%	\$5,000*			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 02-06-2026					
Inflation Guard Factor Building 1.011					
Replacement Cost					
Equipment Breakdown		\$5,000	See Form 54843		\$74.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$405.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$5,000	\$160,000		Included
Coverage C-Increased Cost		\$5,000	\$160,000		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)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0002 SUMMARY

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

PREMIUM

\$29.00

LOCATION 0002

\$2,949.00

LOCATION 0003 - BUILDING 0001

Location: 3103 -3123 Ne Chandler Ln., Ankeny, IA 50021

Occupied As: 6 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

Owners Ins. Co.

 AGENCY PHILLIPS STAFFORD INSURANCE GROUP LLC
 07-0568-00 MKT TERR 031

 Company
 Bill

 POLICY NUMBER 244607-39290517-25
 39-46-IA-2402

INSURED VILLAGE AT DEER CREEK CROSSING TOWN

Term 02-06-2025 to 02-06-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$1,525,010		
Causes of Loss					
Basic Group I	100%	\$5,000*		0.036	\$549.00
Basic Group II	100%	\$5,000*		0.098	\$1,495.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$5,000*		0.026	\$397.00
Theft	100%	\$5,000*			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 02-06-2026					
Inflation Guard Factor Building 1.011					
Replacement Cost					
Equipment Breakdown		\$5,000	See Form 54843		\$74.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$405.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$5,000	\$160,000		Included
Coverage C-Increased Cost		\$5,000	\$160,000		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)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0003 SUMMARY

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

PREMIUM

\$29.00

LOCATION 0003

\$2,949.00

LOCATION 0004 - BUILDING 0001

Location: 201 - 213 Ne Glendale Ln., Ankeny, IA 50021-9218

Occupied As: 4 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

Owners Ins. Co.

Issued 01-22-2025

 AGENCY PHILLIPS STAFFORD INSURANCE GROUP LLC
 07-0568-00 MKT TERR 031

 Company POLICY NUMBER 244607-39290517-25
 Bill 39-46-IA-2402

INSURED VILLAGE AT DEER CREEK CROSSING TOWN

Term 02-06-2025 to 02-06-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$1,025,346		
Causes of Loss					
Basic Group I	100%	\$5,000*		0.036	\$369.00
Basic Group II	100%	\$5,000*		0.098	\$1,005.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$5,000*		0.026	\$267.00
Theft	100%	\$5,000*			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 02-06-2026					
Inflation Guard Factor Building 1.011					
Replacement Cost					
Equipment Breakdown		\$5,000	See Form 54843		\$50.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$272.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$5,000	\$160,000		Included
Coverage C-Increased Cost		\$5,000	\$160,000		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)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0004 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$20.00
LOCATION 0004	\$1,983.00

LOCATION 0005 - BUILDING 0001

Location: 3101 - 3113 Ne 2Nd Ln., Ankeny, IA 50021

Occupied As: 4 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

Owners Ins. Co.

Issued 01-22-2025

AGENCY PHILLIPS STAFFORD INSURANCE GROUP LLC
07-0568-00 MKT TERR 031Company POLICY NUMBER 244607-39290517-25
Bill 39-46-IA-2402

INSURED VILLAGE AT DEER CREEK CROSSING TOWN

Term 02-06-2025 to 02-06-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$1,025,346		
Causes of Loss					
Basic Group I	100%	\$5,000*		0.036	\$369.00
Basic Group II	100%	\$5,000*		0.098	\$1,005.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$5,000*		0.026	\$267.00
Theft	100%	\$5,000*			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 02-06-2026					
Inflation Guard Factor Building 1.011					
Replacement Cost					
Equipment Breakdown		\$5,000	See Form 54843		\$50.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$272.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$5,000	\$160,000		Included
Coverage C-Increased Cost		\$5,000	\$160,000		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)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0005 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$20.00
LOCATION 0005	\$1,983.00

LOCATION 0006 - BUILDING 0001

Location: 3102 - 3118 Ne 2Nd Ln., Ankeny, IA 50021

Occupied As: 5 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

Owners Ins. Co.

Issued 01-22-2025

 AGENCY PHILLIPS STAFFORD INSURANCE GROUP LLC
 07-0568-00 MKT TERR 031

 Company POLICY NUMBER 244607-39290517-25
 Bill 39-46-IA-2402

INSURED VILLAGE AT DEER CREEK CROSSING TOWN

Term 02-06-2025 to 02-06-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$1,249.708		
Causes of Loss					
Basic Group I	100%	\$5,000*		0.036	\$450.00
Basic Group II	100%	\$5,000*		0.098	\$1,225.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$5,000*		0.026	\$325.00
Theft	100%	\$5,000*			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 02-06-2026					
Inflation Guard Factor Building 1.011					
Replacement Cost					
Equipment Breakdown		\$5,000	See Form 54843		\$61.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$332.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$5,000	\$160,000		Included
Coverage C-Increased Cost		\$5,000	\$160,000		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)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0006 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$24.00
LOCATION 0006	\$2,417.00

LOCATION 0007 - BUILDING 0001

Location: 3013 - 3033 Ne 2Nd Ln., Ankeny, IA 50021

Occupied As: 6 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Condominium-Residential A

Construction: Frame

Protection Class: 02

Class Code: 0331

Class Rate - Building: 0.163

Owners Ins. Co.

Issued 01-22-2025

AGENCY PHILLIPS STAFFORD INSURANCE GROUP LLC
07-0568-00 MKT TERR 031Company POLICY NUMBER 244607-39290517-25
Bill 39-46-IA-2402

INSURED VILLAGE AT DEER CREEK CROSSING TOWN

Term 02-06-2025 to 02-06-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$1,488,198		
Causes of Loss					
Basic Group I	100%	\$5,000*		0.036	\$536.00
Basic Group II	100%	\$5,000*		0.098	\$1,458.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$5,000*		0.026	\$387.00
Theft	100%	\$5,000*			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 02-06-2026					
Inflation Guard Factor Building 1.011					
Replacement Cost					
Equipment Breakdown		\$5,000	See Form 54843		\$72.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$395.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$5,000	\$160,000		Included
Coverage C-Increased Cost		\$5,000	\$160,000		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)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0007 SUMMARY

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

PREMIUM

\$28.00

LOCATION 0007**\$2,876.00****LOCATION 0008 - BUILDING 0001****Location:** 202 - 222 Ne Meadow Ln., Ankeny, IA 50021**Occupied As:** 6 Unit Townhome**Secured Interested Parties:** None**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

Owners Ins. Co.

Issued 01-22-2025

 AGENCY PHILLIPS STAFFORD INSURANCE GROUP LLC
 07-0568-00 MKT TERR 031

 Company POLICY NUMBER 244607-39290517-25
 Bill 39-46-IA-2402

INSURED VILLAGE AT DEER CREEK CROSSING TOWN

Term 02-06-2025 to 02-06-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$1,488,198		
Causes of Loss					
Basic Group I	100%	\$5,000*		0.036	\$536.00
Basic Group II	100%	\$5,000*		0.098	\$1,458.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$5,000*		0.026	\$387.00
Theft	100%	\$5,000*			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 02-06-2026					
Inflation Guard Factor Building 1.011					
Replacement Cost					
Equipment Breakdown		\$5,000	See Form 54843		\$72.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$395.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$5,000	\$160,000		Included
Coverage C-Increased Cost		\$5,000	\$160,000		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)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0008 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$28.00
LOCATION 0008	\$2,876.00

LOCATION 0009 - BUILDING 0001

Location: 226 - 246 Ne Meadow Ln., Ankeny, IA 50021

Occupied As: 6 Unit Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

Owners Ins. Co.

Issued 01-22-2025

 AGENCY PHILLIPS STAFFORD INSURANCE GROUP LLC
 07-0568-00 MKT TERR 031

 Company POLICY NUMBER 244607-39290517-25
 Bill 39-46-IA-2402

INSURED VILLAGE AT DEER CREEK CROSSING TOWN

Term 02-06-2025 to 02-06-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$1,488,198		
Causes of Loss					
Basic Group I	100%	\$5,000*		0.036	\$536.00
Basic Group II	100%	\$5,000*		0.098	\$1,458.00
Windstorm/Hail	100%	3% *			Included
Special	100%	\$5,000*		0.026	\$387.00
Theft	100%	\$5,000*			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 02-06-2026					
Inflation Guard Factor Building 1.011					
Replacement Cost					
Equipment Breakdown		\$5,000	See Form 54843		\$72.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$395.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$5,000	\$160,000		Included
Coverage C-Increased Cost		\$5,000	\$160,000		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)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0009 SUMMARY

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

PREMIUM

\$28.00

LOCATION 0009**\$2,876.00**

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

COVERAGE	LIMITS OF INSURANCE
General Aggregate (Other Than Products-Completed Operations)	\$4,000,000
Products-Completed Operations Aggregate	\$4,000,000
Personal And Advertising Injury	\$2,000,000
Each Occurrence	\$2,000,000

Owners Ins. Co.

Issued 01-22-2025

 AGENCY PHILLIPS STAFFORD INSURANCE GROUP LLC
 07-0568-00 MKT TERR 031

 Company POLICY NUMBER 244607-39290517-25
 Bill 39-46-IA-2402

INSURED VILLAGE AT DEER CREEK CROSSING TOWN

Term 02-06-2025 to 02-06-2026

COVERAGE	LIMITS OF INSURANCE
Assn Directors/Officers Errors and Omissions Agg	\$2,000,000
Assn Directors/Officers Errors and Omissions Occ	\$2,000,000
Hired Auto & Non-Owned Auto	\$2,000,000 Each Occurrence
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
Hired Auto & Non-Owned Auto	\$2,000,000 Each Occurrence
Expanded Coverage Details See Form:	
Extended Watercraft	
Personal Injury Extension	
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)	CG2109 (06-15)
55091 (05-17)	55010 (05-17)	55028 (05-17)	CG2004 (11-85)	CG2167 (12-04)
IL0021 (07-02)	CG2648 (06-08)	59325 (12-19)	CG0001 (04-13)	IL0276 (06-89)
IL0017 (11-85)	55537 (05-17)	55513 (05-17)	55029 (05-17)	CG2132 (05-09)
CG2147 (12-07)	55885 (05-17)	CG2026 (04-13)	64415 (10-22)	55410 (09-14)
59390 (11-20)				

LOCATION 0001 - BUILDING 0001**Location:** 217 - 241 Ne Glendale Ln., Ankeny, IA 50021**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 50		\$434.00
Hired Auto & Non-Owned Liability	04001	Auto	Flat Charge		\$81.00

Owners Ins. Co.

Issued 01-22-2025

 AGENCY PHILLIPS STAFFORD INSURANCE GROUP LLC
 07-0568-00 MKT TERR 031

 Company POLICY NUMBER 244607-39290517-25
 Bill 39-46-IA-2402

INSURED VILLAGE AT DEER CREEK CROSSING TOWN

Term 02-06-2025 to 02-06-2026

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003	Prem/Op Prod/Comp Op	Units 7 7	Each 1 32.944 4.733	\$231.00 \$33.00
Additional Interests	49950				
Designated Per/Organization L					
1. Property Management		Prem/Op Prod/Comp Op	Flat Charge Flat Charge		\$25.00 \$25.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY**PREMIUM**

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

\$9.00

LOCATION 0001**\$1,246.00****LOCATION 0002 - BUILDING 0001****Location:** 3104 - 3124 Ne Chandler Ln., Ankeny, IA 50021**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003	Prem/Op Prod/Comp Op	Units 6 6	Each 1 32.944 4.733	\$198.00 \$28.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0002 SUMMARY**PREMIUM**

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

\$2.00

LOCATION 0002**\$228.00****LOCATION 0003 - BUILDING 0001****Location:** 3103 -3123 Ne Chandler Ln., Ankeny, IA 50021**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003	Prem/Op Prod/Comp Op	Units 6 6	Each 1 32.944 4.733	\$198.00 \$28.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0003 SUMMARY**PREMIUM**

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

\$2.00

LOCATION 0003**\$228.00**

Owners Ins. Co.

AGENCY PHILLIPS STAFFORD INSURANCE GROUP LLC
07-0568-00 MKT TERR 031

Company POLICY NUMBER 244607-39290517-25
Bill 39-46-IA-2402

INSURED VILLAGE AT DEER CREEK CROSSING TOWN

Term 02-06-2025 to 02-06-2026

LOCATION 0004 - BUILDING 0001

Location: 201 - 213 Ne Glendale Ln., Ankeny, IA 50021-9218

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	4	32.944	\$132.00
		Prod/Comp Op	4	4.733	\$19.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0004 SUMMARY**PREMIUM**

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

\$2.00

LOCATION 0004**\$153.00****LOCATION 0005 - BUILDING 0001**

Location: 3101 - 3113 Ne 2Nd Ln., Ankeny, IA 50021

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	4	32.944	\$132.00
		Prod/Comp Op	4	4.733	\$19.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0005 SUMMARY**PREMIUM**

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

\$2.00

LOCATION 0005**\$153.00****LOCATION 0006 - BUILDING 0001**

Location: 3102 - 3118 Ne 2Nd Ln., Ankeny, IA 50021

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	5	32.944	\$165.00
		Prod/Comp Op	5	4.733	\$24.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0006 SUMMARY**PREMIUM**

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

\$2.00

LOCATION 0006**\$191.00**

AGENCY PHILLIPS STAFFORD INSURANCE GROUP LLC
07-0568-00 MKT TERR 031

Company POLICY NUMBER 244607-39290517-25
Bill 39-46-IA-2402

INSURED VILLAGE AT DEER CREEK CROSSING TOWN

Term 02-06-2025 to 02-06-2026

LOCATION 0007 - BUILDING 0001

Location: 3013 - 3033 Ne 2Nd Ln., Ankeny, IA 50021

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	6	32.944	\$198.00
		Prod/Comp Op	6	4.733	\$28.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0007 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
	\$2.00
LOCATION 0007	\$228.00

LOCATION 0008 - BUILDING 0001

Location: 202 - 222 Ne Meadow Ln., Ankeny, IA 50021

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	6	32.944	\$198.00
		Prod/Comp Op	6	4.733	\$28.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0008 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
	\$2.00
LOCATION 0008	\$228.00

LOCATION 0009 - BUILDING 0001

Location: 226 - 246 Ne Meadow Ln., Ankeny, IA 50021

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	6	32.944	\$198.00
		Prod/Comp Op	6	4.733	\$28.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0009 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
	\$2.00
LOCATION 0009	\$228.00

Owners Ins. Co.

Issued 01-22-2025

AGENCY PHILLIPS STAFFORD INSURANCE GROUP LLC
07-0568-00 MKT TERR 031Company POLICY NUMBER 244607-39290517-25
Bill 39-46-IA-2402

INSURED VILLAGE AT DEER CREEK CROSSING TOWN

Term 02-06-2025 to 02-06-2026

EMPLOYMENT PRACTICES LIABILITY COVERAGE

**THIS FORM PROVIDES COVERAGE ON A CLAIMS-MADE AND REPORTED BASIS.
PLEASE READ THE ENTIRE FORM CAREFULLY.**

THE COVERAGE OF THIS ENDORSEMENT IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS OR SUITS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE EPL COVERAGE PERIOD, INCLUDING ANY APPLICABLE EXTENDED REPORTING PERIOD, AND REPORTED TO THE INSURER.

THE AGGREGATE LIMIT OF LIABILITY AVAILABLE TO PAY JUDGMENTS OR SETTLEMENTS UNDER THIS COVERAGE ENDORSEMENT SHALL BE REDUCED BY AMOUNTS INCURRED FOR LEGAL DEFENSE. AMOUNTS INCURRED FOR LEGAL DEFENSE SHALL BE APPLIED AGAINST THE DEDUCTIBLE AMOUNT.

Retroactive Date:

EPL Coverage Period:

02-06-2025 to 02-06-2026

COVERAGE	DEDUCTIBLE	AGGREGATE LIMIT	PREMIUM
EPL Coverage	\$2,500	\$50,000	\$129.00
Number of Full-Time Employees 1			
Number of Part-Time Employees 5			
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390			\$1.00
EMPLOYMENT PRACTICES LIABILITY PREMIUM			\$130.00