



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

Po Box 2915  
Bloomington IL 61702-2915

**Named Insured**

000429 3123 M-06-2AE0-FA14 F V  
DIAMOND BROOKE TOWNHOME  
ASSOCIATION  
ATTN: PROPERTY MANAGEMENT BY  
2602 SW WESTWINDS BLVD  
ANKENY IA 50023-9554



**DECLARATIONS** AMENDED JUL 10 2025

**Policy Number** 95-BC-V806-3

Policy Period	Effective Date	Expiration Date
12 Months	JUL 10 2025	JUL 10 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

**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:** CONDOMINIUM ASSOCIATION

**Reason for Declarations:** Your policy is amended JUL 10 2025  
FORM CMP-4784 ADDED

Endorsement Premium  
Decrease

\$ 4,842.00

Discounts Applied:  
Renewal Year  
Age of Building  
Multiple Unit  
Claim Record

Prepared  
JUL 22 2025  
CMP-4000

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for DIAMOND BROOKE TOWNHOME  
Policy Number 95-BC-V806-3



Location Number	Location of Described Premises
009	6980 CODY DR #51,52,53 W DES MOINES IA 50266-2452
010	6980 CODY DR #19,20,21 W DES MOINES IA 50266-2450
011	6980 CODY DR #36,37,38 W DES MOINES IA 50266-2451
012	6980 CODY DR #9,10,11 W DES MOINES IA 50266-2449
013	6980 CODY DR #54,55,56 W DES MOINES IA 50266-2452
014	6980 CODY DR #34,35 W DES MOINES IA 50266-2448
015	6980 CODY DR #22,23,24 W DES MOINES IA 50266-2450
016	6980 CODY DR #1,2,3,4 W DES MOINES IA 50266-2449
017	6980 CODY DR #5,6,7,8 W DES MOINES IA 50266-2449
018	6980 CODY DR #25,26,27 W DES MOINES IA 50266-2450

Prepared  
JUL 22 2025  
CMP-4000

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## DECLARATIONS (CONTINUED)

Residential Community Association Policy for DIAMOND BROOKE TOWNHOME  
Policy Number 95-BC-V806-3

### 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

Prepared  
JUL 22 2025  
CMP-4000

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for DIAMOND BROOKE TOWNHOME  
Policy Number 95-BC-V806-3



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 - 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
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.



## DECLARATIONS (CONTINUED)

Residential Community Association Policy for DIAMOND BROOKE TOWNHOME  
Policy Number 95-BC-V806-3

ST-  
0507-0000

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 Mancias*  
Secretary

*John F. Farney*  
President



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

Po Box 2915  
Bloomington IL 61702-2915

**Named Insured**

M-06-2AE0-FA14 F V

DIAMOND BROOKE TOWNHOME  
ASSOCIATION  
ATTN: PROPERTY MANAGEMENT BY  
2602 SW WESTWINDS BLVD  
ANKENY IA 50023-9554



**INLAND MARINE ATTACHING DECLARATIONS**

Policy Number	95-BC-V806-3	
Policy Period	Effective Date	Expiration Date
12 Months	JUL 10 2025	JUL 10 2026
The policy period begins and ends at 12:01 am standard time at the premises location.		

**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  
JUL 22 2025  
FD-6007

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

### **CMP-4784 PER DWELLING BUILDING DEDUCTIBLE**

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This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The following is added to **SECTION I — DEDUCTIBLES**:

1. The Basic Deductible applies separately to:

- a. Each dwelling building, if two or more dwelling buildings sustain loss;
- b. The collective loss of all other covered buildings, structures and business personal property not located within a dwelling building.

With respect to this endorsement, dwelling building means a covered building, at the described premises, used for dwelling purposes and the covered personal property located within that building.

All other policy provisions apply.

CMP-4784

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