07-0337-00
BROWN-MCNERNEY-JOHNSON INS AGENCY
6150 VILLAGE VIEW DR STE 100
WEST DES MOINES IA 50266-5889

Agency phone: 515.270.6814

Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

03-04-2026

Owners Insurance Company

This is not a bill. The premium can be paid before a bill is sent using any of the following methods:

Pay Online
www.auto-owners.com
Pay My Bill

Pay by Phone
1.800.288.8740

Pay by Mail
AUTO-OWNERS INSURANCE
PO BOX 740312
CINCINNATI, OH 45274-0312

NORTHGATE EAST TOWNHOME OWNERS ASSO
C/O PROPERTY MANAGEMENT BY DESIGN
2602 SW WESTWINDS BLVD
ANKENY IA 50023-9554

RE: Policy 244607-39296143-26 Billing Account 102149167

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 **515.270.6814**, 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

Owners

Issued 03-04-2026

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

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY
07-0337-00 MKT TERR 031 515-270-6814

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO
C/O PROPERTY MANAGEMENT BY DESIGN

ADDRESS 2602 SW WESTWINDS BLVD

ANKENY IA 50023-9554

TAILORED PROTECTION POLICY DECLARATIONS

Change Endorsement Effective 04-20-2026
POLICY NUMBER 244607-39296143-26
Company Use 39-46-IA-2404

Company Bill

Policy Term		
12:01 a.m. 04-20-2026	to	12:01 a.m. 04-20-2027

Description of Change

ADDED BLANKET COVERAGE TO LOCS 08,14,20,21,22 BUILDINGS.

Transaction Number: 002

Endorsement Premium: $928.00 ADDITIONAL

(THIS IS NOT A BILL)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF PROPERTY DEDUCTIBLE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM

SECTION **D. DEDUCTIBLE** is deleted and replaced by the following:

D. DEDUCTIBLE

The applicable Deductible shown in the Declarations will apply separately to:

1. Each building sustaining loss or damage.

2. The personal property at each building at which there is loss or damage to personal property.

However, if there is loss or damage to both a building and its personal property, only one deductible will apply for that building.

In any one occurrence of loss or damage (hereinafter referred to as loss), the Deductible shown in the Declarations will apply as follows:

a. We will first reduce the amount of loss if required by the Coinsurance Condition or the Agreed Value Optional Coverage.

(1) If the adjusted amount of loss is less than or equal to the Deductible, we will not pay for that loss.

(2) If the adjusted amount of loss exceeds the Deductible, we will then subtract the Deductible from the adjusted amount of the loss and will pay the resulting amount or the Limit of Insurance, whichever is less.

b. If paragraph **a.**, above does not apply:

(1) If the amount of loss is less than or equal to the Deductible, we will not pay for that loss.

(2) If the amount of loss exceeds the Deductible, we will then subtract the Deductible from the loss and will pay the resulting amount or the Limit of Insurance, whichever is less.

When the occurrence involves loss to more than one item of Covered Property and separate Limits of Insurance apply, the losses will not be combined in determining application of the Deductible.

c. No Deductible applies to the following Additional Coverages:

(1) Fire Department Service Charge;

(2) Fire Extinguisher Systems Recharge Expense;

(3) Arson Reward;

(4) Theft Reward; and

(5) Rekeying of Locks.

In the following Examples, the figures used are for illustrative purposes only and do not reflect your actual insurance.

The following Examples assume there is no Coinsurance penalty.

EXAMPLE #1

Deductible:	$ 250
Limit of Insurance - Building #1:	$60,000
Limit of Insurance - Building #2:	$80,000
Loss to Building #1:	$60,100
Loss to Building #2:	$80,200

The amount of loss to Building #1 ($60,100) is less than the sum ($60,250) of the Limit of Insurance applicable to Building #1 plus the Deductible. The amount of loss to Building #2 ($80,200) is less than the sum ($80,250) of the Limit of Insurance applicable to Building #2 plus the Deductible.

The Deductible will be subtracted from the amount of loss in calculating the loss payable for Building #1 and Building #2.

$60,100
\- 250
$59,850 Loss Payable - Building #1
$80,200
\- 250
$79,950 Loss Payable - Building #2

EXAMPLE #2
The Deductible and Limits of Insurance are the same as those in Example #1.

Loss to Building #1: (Exceeds Limit of Insurance plus Deductible)	$70,000
Loss to Building #2: (Exceeds Limit of Insurance plus Deductible)	$90,000
Loss Payable - Building #1: (Limit of Insurance)	$60,000
Loss Payable - Building #1: (Limit of Insurance)	$80,000
Total amount of loss payable:	$140,000

All other policy terms and conditions apply.

59511 (12-24)

07-0337-00
BROWN-MCNERNEY-JOHNSON INS AGENCY
6150 VILLAGE VIEW DR STE 100
WEST DES MOINES IA 50266-5889

Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

Agency phone: 515.270.6814

04-07-2026

Owners Insurance Company

NORTHGATE EAST TOWNHOME OWNERS ASSO
C/O PROPERTY MANAGEMENT BY DESIGN
2602 SW WESTWINDS BLVD
ANKENY IA 50023-9554

This is not a bill. The premium can be paid before a bill is sent using any of the following methods:

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Pay My Bill

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1.800.288.8740

Pay by Mail
AUTO-OWNERS INSURANCE
PO BOX 740312
CINCINNATI, OH 45274-0312

RE: Policy 244607-39296143-26 Billing Account 102149167

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Owners

Issued 04-07-2026

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

TAILORED PROTECTION POLICY DECLARATIONS

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY
07-0337-00 MKT TERR 031 515-270-6814

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO
C/O PROPERTY MANAGEMENT BY DESIGN

ADDRESS 2602 SW WESTWINDS BLVD

ANKENY IA 50023-9554

Change Endorsement Effective 04-20-2026
POLICY NUMBER **244607-39296143-26**
Company Use 39-46-IA-2404

Company Bill

Policy Term		
12:01 a.m. 04-20-2026	to	12:01 a.m. 04-20-2027

Description of Change

ADDED LOC 23 BLDG 1 - 5614 NE BRIARWOOD DR # 5618, ANKENY, IA 50021
WITH PROPERTY AND LIABILITY COVERAGE.
-BUILDING LIMIT $904,000; WITH 100% COINSURANCE; $2,500 PROPERTY DEDUC
; SPECIAL FORM W/THEFT; REPLACEMENT COST; AND EQUIPMENT BREAKDOWN;
STANDARD PROPERTY PLUS W/OUT REFRIG.
-CGL CLASS 62003 - CONDOMINIUMS - RESIDENTIAL -(ASSOCIATION RISK ONLY
WITH A PREMIUM BASIS OF 2 UNTIS

Transaction Number: 005

Endorsement Premium: $1,789.00
PAID IN FULL DISCOUNT APPLIES ADDITIONAL

(THIS IS NOT A BILL)

The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.

Owners Ins. Co.

Issued 04-07-2026

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY
07-0337-00 MKT TERR 031

Company
Bill

POLICY NUMBER 244607-39296143-26
39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2026 to 04-20-2027

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	$50,000
VALUE, INCLUDING NEWLY ACQUIRED LOC'S	
0 HOUR WAITING PERIOD	
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
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

Owners Ins. Co. Issued 04-07-2026

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY
07-0337-00 MKT TERR 031

Company Bill

POLICY NUMBER **244607-39296143-26**
39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2026 to 04-20-2027

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)		

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF PROPERTY DEDUCTIBLE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM

SECTION **D. DEDUCTIBLE** is deleted and replaced by the following:

D. DEDUCTIBLE

The applicable Deductible shown in the Declarations will apply separately to:

1. Each building sustaining loss or damage.

2. The personal property at each building at which there is loss or damage to personal property.

However, if there is loss or damage to both a building and its personal property, only one deductible will apply for that building.

In any one occurrence of loss or damage (hereinafter referred to as loss), the Deductible shown in the Declarations will apply as follows:

a. We will first reduce the amount of loss if required by the Coinsurance Condition or the Agreed Value Optional Coverage.

(1) If the adjusted amount of loss is less than or equal to the Deductible, we will not pay for that loss.

(2) If the adjusted amount of loss exceeds the Deductible, we will then subtract the Deductible from the adjusted amount of the loss and will pay the resulting amount or the Limit of Insurance, whichever is less.

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When the occurrence involves loss to more than one item of Covered Property and separate Limits of Insurance apply, the losses will not be combined in determining application of the Deductible.

c. No Deductible applies to the following Additional Coverages:

(1) Fire Department Service Charge;

(2) Fire Extinguisher Systems Recharge Expense;

(3) Arson Reward;

(4) Theft Reward; and

(5) Rekeying of Locks.

In the following Examples, the figures used are for illustrative purposes only and do not reflect your actual insurance.

The following Examples assume there is no Coinsurance penalty.

EXAMPLE #1

Deductible:	$ 250
Limit of Insurance - Building #1:	$60,000
Limit of Insurance - Building #2:	$80,000
Loss to Building #1:	$60,100
Loss to Building #2:	$80,200

The amount of loss to Building #1 ($60,100) is less than the sum ($60,250) of the Limit of Insurance applicable to Building #1 plus the Deductible. The amount of loss to Building #2 ($80,200) is less than the sum ($80,250) of the Limit of Insurance applicable to Building #2 plus the Deductible.

The Deductible will be subtracted from the amount of loss in calculating the loss payable for Building #1 and Building #2.

$60,100
\- 250
$59,850 Loss Payable - Building #1
$80,200
\- 250
$79,950 Loss Payable - Building #2

EXAMPLE #2
The Deductible and Limits of Insurance are the same as those in Example #1.

Loss to Building #1: (Exceeds Limit of Insurance plus Deductible)	$70,000
Loss to Building #2: (Exceeds Limit of Insurance plus Deductible)	$90,000
Loss Payable - Building #1: (Limit of Insurance)	$60,000
Loss Payable - Building #1: (Limit of Insurance)	$80,000
Total amount of loss payable:	$140,000

All other policy terms and conditions apply.

59511 (12-24)

07-0337-00
BROWN-MCNERNEY-JOHNSON INS AGENCY
6150 VILLAGE VIEW DR STE 100
WEST DES MOINES IA 50266-5889

Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

Agency phone: 515.270.6814

06-26-2026

Owners Insurance Company

NORTHGATE EAST TOWNHOME OWNERS ASSO
C/O PROPERTY MANAGEMENT BY DESIGN
2602 SW WESTWINDS BLVD
ANKENY IA 50023-9554

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AUTO-OWNERS INSURANCE
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CINCINNATI, OH 45274-0312

RE: Policy 244607-39296143-26 Billing Account 102149167

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Owners

Issued 06-26-2026

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

TAILORED PROTECTION POLICY DECLARATIONS

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY
07-0337-00 MKT TERR 031 515-270-6814

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO
C/O PROPERTY MANAGEMENT BY DESIGN

ADDRESS 2602 SW WESTWINDS BLVD

ANKENY IA 50023-9554

Change Endorsement Effective 06-01-2026
POLICY NUMBER **244607-39296143-26**
Company Use 39-46-IA-2404

Company Bill

Policy Term		
12:01 a.m.	to	12:01 a.m.
04-20-2026		04-20-2027

Description of Change

ALL COVERAGE IS DELETED FOR LOC 14 BLDG 1
5430 NE BRIARWOOD DR
ANKENY, IA 500219616

ALL COVERAGE IS DELETED FOR LOC 19 BLDG 1
5521 NE CREEKRIDGE DR
ANKENY, IA 500218700

-- AMENDED LOC 13 BLDG 1 AS FOLLOWS
AMENDED LOC 13 BLD 1 ADDRESS TO READ:
5426 NE BRIARWOOD DR #5430
ANKENY, IA 50021-9616
- AMENDED SQ FT TO 3,248
- AMENDED BUILDING LIMIT TO $653,800
- AMENDED CGL 62003 - CONDOMINIUMS - RESIDENTIAL - TO 2 UNITS

-- AMENDED LOC 18 BLDG 1 AS FOLLOWS:
AMENDED LOC 18 BLD 1 ADDRESS TO READ:
5517 NE CREEKRIDGE DR #5521
ANKENY, IA 50021
- AMENDED SQ FT TO 2,892
- AMENDED BUILDING LIMIT TO $653,800
- AMENDED CGL 62003 - CONDOMINIUMS - RESIDENTIAL - TO 2 UNITS

ADDED LOC 24 BLDG 1 - 5510 NE CREEKRIDGE DR # 5514, ANKENY, IA 50021
WITH PROPERTY AND LIABILITY COVERAGE.
-BUILDING LIMIT $653,800; WITH 100% COINSURANCE; 5% WIND/HAIL DEDUCT
AND $2,500 ALL OTHER PERIL DEDUCT; SPECIAL FORM W/THEFT; REPLACEMENT
COST; AND EQUIPMENT BREAKDOWN; STANDARD PROPERTY PLUS W/OUT REFRIG.
-CGL CLASS 62003 - CONDOMINIUMS - RESIDENTIAL -(ASSOCIATION RISK ONLY)
WITH A PREMIUM BASIS OF TWO UNITS

ADDED LOC 25 BLDG 1 - 5604 NE CREEKRIDGE DR # 5608, ANKENY, IA 50021
WITH PROPERTY AND LIABILITY COVERAGE.
-BUILDING LIMIT $653,800; WITH 100% COINSURANCE; 5% WIND/HAIL DEDUCT
AND $2,500 ALL OTHER PERIL DEDUCT; SPECIAL FORM W/THEFT; REPLACEMENT
COST; AND EQUIPMENT BREAKDOWN; STANDARD PROPERTY PLUS W/OUT REFRIG.
-CGL CLASS 62003 - CONDOMINIUMS - RESIDENTIAL -(ASSOCIATION RISK ONLY)
WITH A PREMIUM BASIS OF TWO UNITS

Owners Ins. Co. Issued 06-26-2026

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY
07-0337-00 MKT TERR 031

Company Bill

POLICY NUMBER **244607-39296143-26**
39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2026 to 04-20-2027

Description of Change

ADDED LOC 26 BLDG 1 - 5612 NE CREEKRIDGE DR # 5616, ANKENY, IA 50021
WITH PROPERTY AND LIABILITY COVERAGE.
-BUILDING LIMIT $653,800; WITH 100% COINSURANCE; 5% WIND/HAIL DEDUCT
AND $2,500 ALL OTHER PERIL DEDUCT; SPECIAL FORM W/THEFT; REPLACEMENT
COST; AND EQUIPMENT BREAKDOWN; STANDARD PROPERTY PLUS W/OUT REFRIG.
-CGL CLASS 62003 - CONDOMINIUMS - RESIDENTIAL -(ASSOCIATION RISK ONLY)
WITH A PREMIUM BASIS OF TWO UNITS

ADDED LOC 27 BLDG 1 - 5702 NE CREEKRIDGE DR # 5706, ANKENY, IA 50021
WITH PROPERTY AND LIABILITY COVERAGE.
-BUILDING LIMIT $653,800; WITH 100% COINSURANCE; 5% WIND/HAIL DEDUCT
AND $2,500 ALL OTHER PERIL DEDUCT; SPECIAL FORM W/THEFT; REPLACEMENT
COST; AND EQUIPMENT BREAKDOWN; STANDARD PROPERTY PLUS W/OUT REFRIG.
-CGL CLASS 62003 - CONDOMINIUMS - RESIDENTIAL -(ASSOCIATION RISK ONLY)
WITH A PREMIUM BASIS OF TWO UNITS

ADDED LOC 28 BLDG 1 - 5710 NE CREEKRIDGE DR # 5714, ANKENY, IA 50021
WITH PROPERTY AND LIABILITY COVERAGE.
-BUILDING LIMIT $653,800; WITH 100% COINSURANCE; 5% WIND/HAIL DEDUCT
AND $2,500 ALL OTHER PERIL DEDUCT; SPECIAL FORM W/THEFT; REPLACEMENT
COST; AND EQUIPMENT BREAKDOWN; STANDARD PROPERTY PLUS W/OUT REFRIG.
-CGL CLASS 62003 - CONDOMINIUMS - RESIDENTIAL -(ASSOCIATION RISK ONLY)
WITH A PREMIUM BASIS OF TWO UNITS

ADDED LOC 29 BLDG 1 - 5718 NE CREEKRIDGE DR # 5722, ANKENY, IA 50021
WITH PROPERTY AND LIABILITY COVERAGE.
-BUILDING LIMIT $653,800; WITH 100% COINSURANCE; 5% WIND/HAIL DEDUCT
AND $2,500 ALL OTHER PERIL DEDUCT; SPECIAL FORM W/THEFT; REPLACEMENT
COST; AND EQUIPMENT BREAKDOWN; STANDARD PROPERTY PLUS W/OUT REFRIG.
-CGL CLASS 62003 - CONDOMINIUMS - RESIDENTIAL -(ASSOCIATION RISK ONLY)
WITH A PREMIUM BASIS OF TWO UNITS

ADDED LOC 30 BLDG 1 - 5524 NE BRIARWOOD DR # 55282, ANKENY, IA 50021
WITH PROPERTY AND LIABILITY COVERAGE.
-BUILDING LIMIT $600,000; WITH 100% COINSURANCE; 5% WIND/HAIL DEDUCT
AND $2,500 ALL OTHER PERIL DEDUCT; SPECIAL FORM W/THEFT; REPLACEMENT
COST; AND EQUIPMENT BREAKDOWN; STANDARD PROPERTY PLUS W/OUT REFRIG.
-CGL CLASS 62003 - CONDOMINIUMS - RESIDENTIAL -(ASSOCIATION RISK ONLY)
WITH A PREMIUM BASIS OF TWO UNITS

ADDED LOC 31 BLDG 1 - 5532 NE BRIARWOOD DR # 5610 , ANKENY, IA 50021
WITH PROPERTY AND LIABILITY COVERAGE.
-BUILDING LIMIT $600,000; WITH 100% COINSURANCE; 5% WIND/HAIL DEDUCT
AND $2,500 ALL OTHER PERIL DEDUCT; SPECIAL FORM W/THEFT; REPLACEMENT
COST; AND EQUIPMENT BREAKDOWN; STANDARD PROPERTY PLUS W/OUT REFRIG.

Owners Ins. Co. Issued 06-26-2026

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY
07-0337-00 MKT TERR 031

Company Bill

POLICY NUMBER 244607-39296143-26
39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2026 to 04-20-2027

Description of Change

-CGL CLASS 62003 - CONDOMINIUMS - RESIDENTIAL -(ASSOCIATION RISK ONLY)
WITH A PREMIUM BASIS OF TWO UNITS

Transaction Number: 006

Endorsement Premium:	$7,301.00
PAID IN FULL DISCOUNT APPLIES	ADDITIONAL

(THIS IS NOT A BILL)

The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.

Owners Ins. Co. Issued 06-26-2026

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY
07-0337-00 MKT TERR 031

Company Bill

POLICY NUMBER 244607-39296143-26
39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2026 to 04-20-2027

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	$50,000
VALUE, INCLUDING NEWLY ACQUIRED LOC'S	
0 HOUR WAITING PERIOD	
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
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

Owners Ins. Co. Issued 06-26-2026

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY Company **POLICY NUMBER** **244607-39296143-26**
07-0337-00 MKT TERR 031 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO Term 04-20-2026 to 04-20-2027

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)		

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF PROPERTY DEDUCTIBLE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM

SECTION **D. DEDUCTIBLE** is deleted and replaced by the following:

D. DEDUCTIBLE

The applicable Deductible shown in the Declarations will apply separately to:

1. Each building sustaining loss or damage.
2. The personal property at each building at which there is loss or damage to personal property.

However, if there is loss or damage to both a building and its personal property, only one deductible will apply for that building.

In any one occurrence of loss or damage (hereinafter referred to as loss), the Deductible shown in the Declarations will apply as follows:

a. We will first reduce the amount of loss if required by the Coinsurance Condition or the Agreed Value Optional Coverage.
  (1) If the adjusted amount of loss is less than or equal to the Deductible, we will not pay for that loss.
  (2) If the adjusted amount of loss exceeds the Deductible, we will then subtract the Deductible from the adjusted amount of the loss and will pay the resulting amount or the Limit of Insurance, whichever is less.

b. If paragraph **a.**, above does not apply:
  (1) If the amount of loss is less than or equal to the Deductible, we will not pay for that loss.
  (2) If the amount of loss exceeds the Deductible, we will then subtract the Deductible from the loss and will pay the resulting amount or the Limit of Insurance, whichever is less.

When the occurrence involves loss to more than one item of Covered Property and separate Limits of Insurance apply, the losses will not be combined in determining application of the Deductible.

c. No Deductible applies to the following Additional Coverages:
  (1) Fire Department Service Charge;
  (2) Fire Extinguisher Systems Recharge Expense;
  (3) Arson Reward;
  (4) Theft Reward; and
  (5) Rekeying of Locks.

In the following Examples, the figures used are for illustrative purposes only and do not reflect your actual insurance.

The following Examples assume there is no Coinsurance penalty.

EXAMPLE #1

Deductible:	$ 250
Limit of Insurance - Building #1:	$60,000
Limit of Insurance - Building #2:	$80,000
Loss to Building #1:	$60,100
Loss to Building #2:	$80,200

The amount of loss to Building #1 ($60,100) is less than the sum ($60,250) of the Limit of Insurance applicable to Building #1 plus the Deductible. The amount of loss to Building #2 ($80,200) is less than the sum ($80,250) of the Limit of Insurance applicable to Building #2 plus the Deductible.

The Deductible will be subtracted from the amount of loss in calculating the loss payable for Building #1 and Building #2.

$60,100
\- 250
$59,850 Loss Payable - Building #1
$80,200
\- 250
$79,950 Loss Payable - Building #2

EXAMPLE #2
The Deductible and Limits of Insurance are the same as those in Example #1.

Loss to Building #1: (Exceeds Limit of Insurance plus Deductible)	$70,000
Loss to Building #2: (Exceeds Limit of Insurance plus Deductible)	$90,000
Loss Payable - Building #1: (Limit of Insurance)	$60,000
Loss Payable - Building #1: (Limit of Insurance)	$80,000
Total amount of loss payable:	$140,000

All other policy terms and conditions apply.

ACORD

EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 7/15/2026

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY — PHONE (A/C, No, Ext): 515-270-6814

Brown-McNerney-Johnson
6150 Village View Dr
Ste 100
West Des Moines, IA 50266-5889

FAX (A/C, No):
E-MAIL ADDRESS: customerservice@bmjinsurance.com

CODE:
SUB CODE:

AGENCY CUSTOMER ID #: NORTHGA-02

COMPANY

Owners Insurance Co.

INSURED

Northgate East Townhome Owners Assoc
c/o Property Management by Design
2602 SW Westwinds Boulevard
Ankeny IA 50023

LOAN NUMBER	POLICY NUMBER
	39296143

EFFECTIVE DATE	EXPIRATION DATE	CONTINUED UNTIL TERMINATED IF CHECKED
04/20/2026	04/20/2027	☐

THIS REPLACES PRIOR EVIDENCE DATED:

PROPERTY INFORMATION

LOCATION/DESCRIPTION

Loc # 1, Bldg # 1, 5401 Ne Briarwood Dr # 5405, Ankeny, IA 50021-9616
Loc # 2, Bldg # 1, 5409 Ne Briarwood Dr # 5413, Ankeny, IA 50021-9616
Loc # 3, Bldg # 1, 5417 Ne Briarwood Dr # 5421, Ankeny, IA 50021-9616
Loc # 4, Bldg # 1, 5425 Ne Briarwood Dr # 5429, Ankeny, IA 50021-9616
Loc # 5, Bldg # 1, 5523 Ne Briarwood Dr # 5527, Ankeny, IA 50021-9617
Loc # 6, Bldg # 1, 5418 Ne Briarwood Dr # 5422, Ankeny, IA 50021-9616
See Attached...

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION

PERILS INSURED ☐ BASIC ☐ BROAD ☐ SPECIAL ☐

COVERAGE / PERILS / FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Loc # 1, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%	$653,800	$2,500
Loc # 2, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%	$653,800	$2,500
Loc # 3, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%	$653,800	$2,500
Loc # 4, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%	$653,800	$2,500
Loc # 5, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%	$653,800	$2,500
Loc # 6, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%	$904,500	$2,500
Loc # 7, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%	$904,500	$2,500
Loc # 8, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%	$653,800	$2,500
Loc # 9, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%	$653,800	$2,500
Loc # 10, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%	$904,500	$2,500
Loc # 11, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%	$488,200	$2,500
Loc # 12, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%	$324,900	$2,500
Loc # 13, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%	$477,300	$2,500
See Attached...		

REMARKS (Including Special Conditions)

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

NAME AND ADDRESS

Northgate East Townhome Owners Assoc.

☐ ADDITIONAL INSURED ☐ LENDER'S LOSS PAYABLE ☐ LOSS PAYEE
☐ MORTGAGEE ☐

LOAN #

AUTHORIZED REPRESENTATIVE

AGENCY CUSTOMER ID: NORTHGA-02

LOC #:

ACORD®

ADDITIONAL REMARKS SCHEDULE

AGENCY Brown-McNerney-Johnson	NAMED INSURED Northgate East Townhome Owners Assoc c/o Property Management by Design 2602 SW Westwinds Boulevard Ankeny IA 50023
POLICY NUMBER 39296143	
CARRIER Owners Insurance Co. / NAIC CODE 32700	EFFECTIVE DATE: 04/20/2026

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 27 FORM TITLE: EVIDENCE OF PROPERTY INSURANCE

LOCATION/DESCRIPTION:

Loc # 7, Bldg # 1, 5410 Ne Briarwood Dr # 5414, Ankeny, IA 50021-9616
Loc # 8, Bldg # 1, 5433 Ne Briarwood Dr # 5511, Ankeny, IA 50021-9616
Loc # 9, Bldg # 1, 5515 Ne Briarwood Dr # 5519, Ankeny, IA 50021-9617
Loc # 10, Bldg # 1, 5402 Ne Briarwood Dr # 5406, Ankeny, IA 50021-9616
Loc # 11, Bldg # 1, 5502 Ne Creekridge Dr # 5506, Ankeny, IA 50021-8700
Loc # 12, Bldg # 1, 5607-5611 Ne Creekridge Dr, Ankeny, IA 50021-8701
Loc # 13, Bldg # 1, 5426 Ne Briarwood Dr, Ankeny, IA 50021-9616
Loc # 14, Bldg # 1, 5430 Ne Briarwood Dr, Ankeny, IA 50021-9616
Loc # 16, Bldg # 1, 5623-5627 Ne Creekridge Dr, Ankeny, IA 50021-8701
Loc # 17, Bldg # 1, 5615-5619 Ne Creekridge Dr, Ankeny, IA 50021-8701
Loc # 18, Bldg # 1, 5517 Ne Creekridge Dr, Ankeny, IA 50021-8700
Loc # 19, Bldg # 1, 5521 Ne Creekridge Dr, Ankeny, IA 50021-8700
Loc # 20, Bldg # 1, 5622-5626 Ne Briarwood Dr, Ankeny, IA 50021-9618
Loc # 21, Bldg # 1, 5518-5522 Ne Creekridge Dr, Ankeny, IA 50021-8700
Loc # 22, Bldg # 1, 5620-5624 Ne Creekridge Dr, Ankeny, IA 50021-8701
Loc # 23, Bldg # 1, 5614 Ne Briarwood Dr # 5618, Ankeny, IA 50021-9618

COVERAGE INFORMATION:

Loc # 14, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%, Amount Of Insurance: $478,400, Deductible: $2,500
Loc # 16, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%, Amount Of Insurance: $310,365, Deductible: $2,500
Loc # 17, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%, Amount Of Insurance: $309,063, Deductible: $2,500
Loc # 18, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%, Amount Of Insurance: $309,063, Deductible: $2,500
Loc # 19, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%, Amount Of Insurance: $309,063, Deductible: $2,500
Loc # 20, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%, Amount Of Insurance: $766,800, Deductible: $2,500
Loc # 21, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%, Amount Of Insurance: $857,600, Deductible: $2,500
Loc # 22, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%, Amount Of Insurance: $857,600, Deductible: $2,500
Loc # 23, Bldg # 1 Building, Replacement Cost, Special (Including theft), Coinsurance 100%, Amount Of Insurance: $904,000, Deductible: $2,500