

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

AGENCY NORTH RISK PARTNERS LLC
07-0581-00 07 MKT TERR 031 515-327-8450

INSURED ADAM RIDGE ROWHOMES ASSOCIATION INC
C/O PROPERTY MANAGEMENT BY DESIGN
ATTN: JEFFREY HORNER

ADDRESS 2602 SW WESTWINDS BLVD

ANKENY IA 50023-9554

TAILORED PROTECTION POLICY DECLARATIONS

Renewal Effective 05-09-2025

POLICY NUMBER 234607-39485653-25

Company Use 39-46-IA-2305

Company
Bill

Policy Term

12:01 a.m. 12:01 a.m.
05-09-2025 to 05-09-2026

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

55039 (11-87)

COMMON POLICY INFORMATION

Business Description: Townhome Association

Entity: Association

Program: Apartment

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):	PREMIUM
COMMERCIAL PROPERTY COVERAGE	\$25,183.00
COMMERCIAL GENERAL LIABILITY COVERAGE	\$712.00
MINIMUM PREMIUM ADJUSTMENT (GL)	\$94.00
TOTAL	\$25,989.00
TOTAL POLICY PREMIUM IF ON FULL PAY PLAN BY 05-09-2025	\$23,153.00

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)

Countersigned By: _____

Owners Ins. Co.

Issued 03-03-2025

 AGENCY NORTH RISK PARTNERS LLC
 07-0581-00 07 MKT TERR 031

 Company POLICY NUMBER 234607-39485653-25
 Bill 39-46-IA-2305

INSURED ADAM RIDGE ROWHOMES ASSOCIATION INC

Term 05-09-2025 to 05-09-2026

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 0 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 03-03-2025

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INSURED ADAM RIDGE ROWHOMES ASSOCIATION INC

Term 05-09-2025 to 05-09-2026

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:** 6164 Sheffield Ln # 6184, Johnston, IA 50131-3153**Occupied As:** Apartment/Townhome**Secured Interested Parties:** None**Rating Information**

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 03

Class Code: 0311

Annual Receipts: \$14,400

Class Rate - Building: 0.335

Class Rate - Bi & Extra Exp: 4.470

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$1,764,200		
Causes of Loss					
Basic Group I	90%	\$2,500*		0.068	\$1,200.00
Basic Group II	90%	\$2,500*		0.084	\$1,482.00
Windstorm/Hail	90%	3% *			Included
Special	90%	\$2,500*		0.022	\$388.00
Theft	90%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.008					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$91.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$449.00
Tier: Premier					

Owners Ins. Co.

Issued 03-03-2025

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INSURED ADAM RIDGE ROWHOMES ASSOCIATION INC

Term 05-09-2025 to 05-09-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$160,000		Included
Coverage C-Increased Cost		\$2,500	\$160,000		Included
BI & EXTRA EXP			Actual Loss Sustained		
0 Hour Waiting Period			12 Months		
Causes of Loss					
Special	0%	\$0		3.476	\$100.00
Theft	0%	\$0			Included
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$3.00

*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)	54843 (07-19)	64020 (12-10)	64004 (12-10)
54754 (12-00)	64352 (12-20)	64014 (07-17)	59390 (11-20)	

COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$37.00
LOCATION 0001	\$3,750.00

LOCATION 0002 - BUILDING 0001

Location: 6143 Bristol Ln # 6163, Johnston, IA 50131-3152

Occupied As: Apartment/Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 03

Class Code: 0311

Annual Receipts: \$14,400

Class Rate - Building: 0.335

Class Rate - Bi & Extra Exp: 4.470

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$1,764,200		
Causes of Loss					
Basic Group I	90%	\$2,500*		0.068	\$1,200.00
Basic Group II	90%	\$2,500*		0.084	\$1,482.00
Windstorm/Hail	90%	3% *			Included
Special	90%	\$2,500*		0.022	\$388.00

Owners Ins. Co.

Issued 03-03-2025

AGENCY NORTH RISK PARTNERS LLC
07-0581-00 07 MKT TERR 031Company POLICY NUMBER 234607-39485653-25
Bill 39-46-IA-2305

INSURED ADAM RIDGE ROWHOMES ASSOCIATION INC

Term 05-09-2025 to 05-09-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
Theft	90%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.008					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$91.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$449.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$160,000		Included
Coverage C-Increased Cost		\$2,500	\$160,000		Included
BI & EXTRA EXP			Actual Loss Sustained		
0 Hour Waiting Period			12 Months		
Causes of Loss					
Special	0%	\$0		3.476	\$100.00
Theft	0%	\$0			Included
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$3.00

*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)	54843 (07-19)	64020 (12-10)	64004 (12-10)
54754 (12-00)	64352 (12-20)	64014 (07-17)	59390 (11-20)	

COMMERCIAL PROPERTY COVERAGE - LOCATION 0002 SUMMARY

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

PREMIUM

\$37.00

LOCATION 0002**\$3,750.00****LOCATION 0003 - BUILDING 0001****Location:** 6142 Bristol Ln # 6162, Johnston, IA 50131-3152**Occupied As:** Apartment/Townhome**Secured Interested Parties:** None**Rating Information**

Territory: 770

Program: Apartment

Protection Class: 03

Annual Receipts: \$14,400

Class Rate - Bi & Extra Exp: 4.470

County: Polk

Construction: Frame

Class Code: 0311

Class Rate - Building: 0.335

Owners Ins. Co.

Issued 03-03-2025

 AGENCY NORTH RISK PARTNERS LLC
 07-0581-00 07 MKT TERR 031

 Company POLICY NUMBER 234607-39485653-25
 Bill 39-46-IA-2305

INSURED ADAM RIDGE ROWHOMES ASSOCIATION INC

Term 05-09-2025 to 05-09-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$1,764,200		
Causes of Loss					
Basic Group I	90%	\$2,500*		0.071	\$1,253.00
Basic Group II	90%	\$2,500*		0.089	\$1,570.00
Windstorm/Hail	90%	3% *			Included
Special	90%	\$2,500*		0.023	\$406.00
Theft	90%	\$2,500*			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 05-09-2026					
Inflation Guard Factor Building 1.008					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$96.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$472.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$160,000		Included
Coverage C-Increased Cost		\$2,500	\$160,000		Included
BI & EXTRA EXP			Actual Loss Sustained 12 Months		
0 Hour Waiting Period					
Causes of Loss					
Special	0%	\$0		3.476	\$100.00
Theft	0%	\$0			Included
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$3.00

*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)	54843 (07-19)	64020 (12-10)	64004 (12-10)
54754 (12-00)	64352 (12-20)	64014 (07-17)	59390 (11-20)	

COMMERCIAL PROPERTY COVERAGE - LOCATION 0003 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$39.00
LOCATION 0003	\$3,939.00

LOCATION 0004 - BUILDING 0001

Location: 6121 Bradford Ln # 6141, Johnston, IA 50131-3151

Occupied As: Apartment/Townhome

Issued 03-03-2025

Owners Ins. Co.

 AGENCY NORTH RISK PARTNERS LLC
 07-0581-00 07 MKT TERR 031

 Company POLICY NUMBER 234607-39485653-25
 Bill 39-46-IA-2305

INSURED ADAM RIDGE ROWHOMES ASSOCIATION INC

Term 05-09-2025 to 05-09-2026

Secured Interested Parties: None

Rating Information

Territory: 770

Program: Apartment

Protection Class: 03

Annual Receipts: \$14,400

Class Rate - Bi & Extra Exp: 4.470

County: Polk

Construction: Frame

Class Code: 0311

Class Rate - Building: 0.335

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$1,764,200		
Causes of Loss					
Basic Group I	90%	\$2,500*		0.065	\$1,147.00
Basic Group II	90%	\$2,500*		0.081	\$1,429.00
Windstorm/Hail	90%	3% *			Included
Special	90%	\$2,500*		0.021	\$370.00
Theft	90%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.008					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$88.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$431.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$160,000		Included
Coverage C-Increased Cost		\$2,500	\$160,000		Included
BI & EXTRA EXP			Actual Loss Sustained 12 Months		
0 Hour Waiting Period					
Causes of Loss					
Special	0%	\$0		3.476	\$100.00
Theft	0%	\$0			Included
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$3.00

*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)	54843 (07-19)	64020 (12-10)	64004 (12-10)
54754 (12-00)	64352 (12-20)	64014 (07-17)	59390 (11-20)	

COMMERCIAL PROPERTY COVERAGE - LOCATION 0004 SUMMARY

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

LOCATION 0004**PREMIUM**

\$36.00

\$3,604.00

Owners Ins. Co.

Issued 03-03-2025

 AGENCY NORTH RISK PARTNERS LLC
 07-0581-00 07 MKT TERR 031

 Company POLICY NUMBER 234607-39485653-25
 Bill 39-46-IA-2305

INSURED ADAM RIDGE ROWHOMES ASSOCIATION INC

Term 05-09-2025 to 05-09-2026

LOCATION 0005 - BUILDING 0001**Location:** 6120 Bradford Ln # 6140, Johnston, IA 50131-3151**Occupied As:** Apartment/Townhome**Secured Interested Parties:** None**Rating Information**

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 03

Class Code: 0311

Annual Receipts: \$14,400

Class Rate - Building: 0.335

Class Rate - Bi & Extra Exp: 4.470

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$1,764,200		
Causes of Loss					
Basic Group I	90%	\$2,500*		0.065	\$1,147.00
Basic Group II	90%	\$2,500*		0.081	\$1,429.00
Windstorm/Hail	90%	3% *			Included
Special	90%	\$2,500*		0.021	\$370.00
Theft	90%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.008					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$88.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$431.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$160,000		Included
Coverage C-Increased Cost		\$2,500	\$160,000		Included
BI & EXTRA EXP			Actual Loss Sustained		
0 Hour Waiting Period			12 Months		
Causes of Loss					
Special	0%	\$0		3.476	\$100.00
Theft	0%	\$0			Included
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$3.00

*This deductible will apply separately to each building.

Owners Ins. Co.

Issued 03-03-2025

 AGENCY NORTH RISK PARTNERS LLC
 07-0581-00 07 MKT TERR 031

 Company POLICY NUMBER 234607-39485653-25
 Bill 39-46-IA-2305

INSURED ADAM RIDGE ROWHOMES ASSOCIATION INC

Term 05-09-2025 to 05-09-2026

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)	54843 (07-19)	64020 (12-10)	64004 (12-10)
54754 (12-00)	64352 (12-20)	64014 (07-17)	59390 (11-20)	

COMMERCIAL PROPERTY COVERAGE - LOCATION 0005 SUMMARY**PREMIUM**

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

\$36.00

LOCATION 0005**\$3,604.00****LOCATION 0006 - BUILDING 0001****Location:** 6101 Manchester Ln # 6119, Johnston, IA 50131-3150**Occupied As:** Apartment/Townhome**Secured Interested Parties:** None**Rating Information**

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 03

Class Code: 0311

Annual Receipts: \$14,400

Class Rate - Building: 0.335

Class Rate - Bi & Extra Exp: 4.470

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$1,764,200		
Causes of Loss					
Basic Group I	90%	\$2,500*		0.056	\$988.00
Basic Group II	90%	\$2,500*		0.070	\$1,235.00
Windstorm/Hail	90%	3% *			Included
Special	90%	\$2,500*		0.018	\$318.00
Theft	90%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.008					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$76.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$371.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$160,000		Included
Coverage C-Increased Cost		\$2,500	\$160,000		Included

Owners Ins. Co.

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07-0581-00 07 MKT TERR 031Company POLICY NUMBER 234607-39485653-25
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INSURED ADAM RIDGE ROWHOMES ASSOCIATION INC

Term 05-09-2025 to 05-09-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BI & EXTRA EXP 0 Hour Waiting Period Causes of Loss Special Theft OPTIONAL COVERAGE Equipment Breakdown			Actual Loss Sustained 12 Months		
	0%	\$0		3.476	\$100.00
	0%	\$0			Included
		\$0	See Form 54843		\$3.00

*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)	54843 (07-19)	64020 (12-10)	64004 (12-10)
54754 (12-00)	64352 (12-20)	64014 (07-17)	59390 (11-20)	

COMMERCIAL PROPERTY COVERAGE - LOCATION 0006 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$31.00
LOCATION 0006	\$3,122.00

LOCATION 0007 - BUILDING 0001

Location: 6100 Manchester Ln # 6118, Johnston, IA 50131-3150

Occupied As: Apartment/Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

County: Polk

Program: Apartment

Construction: Frame

Protection Class: 03

Class Code: 0311

Annual Receipts: \$14,400

Class Rate - Building: 0.335

Class Rate - Bi & Extra Exp: 4.470

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING Causes of Loss			\$1,764,200		
Basic Group I	90%	\$2,500*		0.062	\$1,094.00
Basic Group II	90%	\$2,500*		0.077	\$1,358.00
Windstorm/Hail	90%	3% *			Included
Special	90%	\$2,500*		0.019	\$335.00
Theft	90%	\$2,500*			Included

Owners Ins. Co.

Issued 03-03-2025

 AGENCY NORTH RISK PARTNERS LLC
 07-0581-00 07 MKT TERR 031

 Company POLICY NUMBER 234607-39485653-25
 Bill 39-46-IA-2305

INSURED ADAM RIDGE ROWHOMES ASSOCIATION INC

Term 05-09-2025 to 05-09-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.008					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$83.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$407.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$160,000		Included
Coverage C-Increased Cost		\$2,500	\$160,000		Included
BI & EXTRA EXP			Actual Loss Sustained		
0 Hour Waiting Period			12 Months		
Causes of Loss					
Special	0%	\$0		3.476	\$100.00
Theft	0%	\$0			Included
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$3.00

*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)	54843 (07-19)	64020 (12-10)	64004 (12-10)
54754 (12-00)	64352 (12-20)	64014 (07-17)	59390 (11-20)	

COMMERCIAL PROPERTY COVERAGE - LOCATION 0007 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$34.00
LOCATION 0007	\$3,414.00

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

COVERAGE	LIMITS OF INSURANCE
General Aggregate	\$4,000,000
(Other Than Products-Completed Operations)	
Products-Completed Operations Aggregate	\$4,000,000
Personal And Advertising Injury	\$2,000,000
Each Occurrence	\$2,000,000
Assn Directors/Officers Errors and Omissions Agg	\$2,000,000
Assn Directors/Officers Errors and Omissions Occ	\$2,000,000

Owners Ins. Co.

Issued 03-03-2025

 AGENCY NORTH RISK PARTNERS LLC
 07-0581-00 07 MKT TERR 031

 Company POLICY NUMBER 234607-39485653-25
 Bill 39-46-IA-2305

INSURED ADAM RIDGE ROWHOMES ASSOCIATION INC

Term 05-09-2025 to 05-09-2026

COVERAGE	LIMITS OF INSURANCE
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)	CG2017 (10-93)	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)	59390 (11-20)			

LOCATION 0001 - BUILDING 0001**Location:** 6164 Sheffield Ln # 6184, Johnston, IA 50131-3153**Territory:** 001**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 42		\$393.00
Townhouse Or Similar Associations (Association Risk Only)	68500	Prem/Op Prod/Comp Op	Units 6 6	Each 1 6.336 1.101	\$38.00 \$7.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	\$4.00
LOCATION 0001	\$442.00

Owners Ins. Co.

Issued 03-03-2025

 AGENCY NORTH RISK PARTNERS LLC
 07-0581-00 07 MKT TERR 031

 Company POLICY NUMBER 234607-39485653-25
 Bill 39-46-IA-2305

INSURED ADAM RIDGE ROWHOMES ASSOCIATION INC

Term 05-09-2025 to 05-09-2026

LOCATION 0002 - BUILDING 0001**Location:** 6143 Bristol Ln # 6163, Johnston, IA 50131-3152**Territory:** 001**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500	Prem/Op Prod/Comp Op	Units 6 6	Each 1 6.336 1.101	\$38.00 \$7.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0002 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	INCLUDED
LOCATION 0002	\$45.00

LOCATION 0003 - BUILDING 0001**Location:** 6142 Bristol Ln # 6162, Johnston, IA 50131-3152**Territory:** 001**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500	Prem/Op Prod/Comp Op	Units 6 6	Each 1 6.336 1.101	\$38.00 \$7.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0003 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	INCLUDED
LOCATION 0003	\$45.00

LOCATION 0004 - BUILDING 0001**Location:** 6121 Bradford Ln # 6141, Johnston, IA 50131-3151**Territory:** 001**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500	Prem/Op Prod/Comp Op	Units 6 6	Each 1 6.336 1.101	\$38.00 \$7.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0004 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	INCLUDED
LOCATION 0004	\$45.00

Owners Ins. Co.

Issued 03-03-2025

 AGENCY NORTH RISK PARTNERS LLC
 07-0581-00 07 MKT TERR 031

 Company POLICY NUMBER 234607-39485653-25
 Bill 39-46-IA-2305

INSURED ADAM RIDGE ROWHOMES ASSOCIATION INC

Term 05-09-2025 to 05-09-2026

LOCATION 0005 - BUILDING 0001**Location:** 6120 Bradford Ln # 6140, Johnston, IA 50131-3151**Territory:** 001**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500		Units	Each 1	
		Prem/Op	6	6.336	\$38.00
		Prod/Comp Op	6	1.101	\$7.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0005 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	INCLUDED
LOCATION 0005	\$45.00

LOCATION 0006 - BUILDING 0001**Location:** 6101 Manchester Ln # 6119, Johnston, IA 50131-3150**Territory:** 001**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500		Units	Each 1	
		Prem/Op	6	6.336	\$38.00
		Prod/Comp Op	6	1.101	\$7.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0006 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	INCLUDED
LOCATION 0006	\$45.00

LOCATION 0007 - BUILDING 0001**Location:** 6100 Manchester Ln # 6118, Johnston, IA 50131-3150**Territory:** 001**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Townhouse Or Similar Associations (Association Risk Only)	68500		Units	Each 1	
		Prem/Op	6	6.336	\$38.00
		Prod/Comp Op	6	1.101	\$7.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0007 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	INCLUDED
LOCATION 0007	\$45.00