

07-0175-00
THE DANA COMPANY
12345 UNIVERSITY AVE STE 300
DES MOINES IA 50325

Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

Agency phone: 515.224.4391

OWNERS INSURANCE COMPANY

01-23-2026

DRUID HILL TOWNHOME CONDOMINIUM
ASSOCIATION INC
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:

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

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

Pay by Phone
1.800.288.8740

RE: Policy 48-703-278-00

Billing Account 012038116

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 **515.224.4391**, 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 01-23-2026

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

AGENCY THE DANA COMPANY
07-0175-00 MKT TERR 030 (515) 224-4391

INSURED DRUID HILL TOWNHOME CONDOMINIUM
SEE FORM 59270

ADDRESS 2602 SW WESTWINDS BLVD
ANKENY IA 50023-9554

Endorsement Effective 02-01-2026

POLICY NUMBER 48-703-278-00

Company Use 39-57-IA-1102

Company
Bill

POLICY TERM

12:01 a.m. to 12:01 a.m.
02-01-2026 to 02-01-2027

**BUSINESSOWNERS POLICY
DESCRIPTION OF CHANGES EFFECTIVE 02-01-2026
(See Declarations Attached)**

CHANGED Loc 001: 2810 DRUID HILL DR # 2812 DES MOINES IA 50315-1845
Changed Windstorm or Hail Percentage Deductible
From 3% to 5%

CHANGED Loc 002: 2814 DRUID HILL DR # 2816 DES MOINES IA 50315-1845
Changed Windstorm or Hail Percentage Deductible
From 3% to 5%

CHANGED Loc 003: 2820 DRUID HILL DR # 2826 DES MOINES IA 50315-1845
Changed Windstorm or Hail Percentage Deductible
From 3% to 5%

CHANGED Loc 004: 2830 DRUID HILL DR # 2836 DES MOINES IA 50315-1845
Changed Windstorm or Hail Percentage Deductible
From 3% to 5%

CHANGED Loc 005: 2840 DRUID HILL DR # 2846 DES MOINES IA 50315-1845
Changed Windstorm or Hail Percentage Deductible
From 3% to 5%

CHANGED Loc 006: 2850 DRUID HILL DR # 2856 DES MOINES IA 50315-1845
Changed Windstorm or Hail Percentage Deductible
From 3% to 5%

CHANGED Loc 007: 2860 DRUID HILL DR # 2866 DES MOINES IA 50315-1845
Changed Windstorm or Hail Percentage Deductible
From 3% to 5%

CHANGED Loc 008: 2870 DRUID HILL DR # 2876 DES MOINES IA 50315-1845
Changed Windstorm or Hail Percentage Deductible
From 3% to 5%

CHANGED Loc 009: 2870 DRUID HILL DR DES MOINES IA 50315-1845
Changed Windstorm or Hail Percentage Deductible
From 3% to 5%

CHANGED Loc 010: 2804-2806 DRUID HILL DR DES MOINES IA 50315-1845
Changed Windstorm or Hail Percentage Deductible
From 3% to 5%

CHANGED Loc 011: 2800-2802 DRUID HILL DR DES MOINES IA 50315-1845
Changed Windstorm or Hail Percentage Deductible
From 3% to 5%

	TERM	CHANGE
TOTAL POLICY PREMIUM	\$57,505.14	\$3,360.66- Return

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

BUSINESSOWNERS POLICY DECLARATIONS

AGENCY THE DANA COMPANY
07-0175-00 MKT TERR 030 (515) 224-4391

Endorsement Effective 02-01-2026

POLICY NUMBER 48-703-278-00

INSURED DRUID HILL TOWNHOME CONDOMINIUM
SEE FORM 59270

Company Use 39-57-IA-1102

ADDRESS 2602 SW WESTWINDS BLVD
ANKENY IA 50023-9554

Company Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
to	
02-01-2026	02-01-2027

This policy is amended in consideration of the additional or return premium shown below. This Declarations voids and replaces all previously issued Declarations bearing the same policy number and premium term.

54643 (01-90)

Entity: Corporation

PROPERTY COVERAGES - ALL DESCRIBED LOCATIONS

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
SPECIAL COVERAGE FORM TERRORISM - CERTIFIED ACTS			\$508.32	\$33.27-

BUSINESS LIABILITY PROTECTION

COVERAGE	LIMIT	PREMIUM	CHANGE
AGGREGATE LIMIT (Other than Products - Completed Operations)	\$2,000,000	\$5,414.61	
LIABILITY AND MEDICAL EXPENSE	\$1,000,000	Included	
Personal Injury	Included	Included	
ASSOCIATION DIRECTORS & OFFICERS EACH OCCURRENCE	\$1,000,000	\$186.07	
ASSOCIATION DIRECTORS & OFFICERS AGGREGATE	\$1,000,000	Included	
TERRORISM - CERTIFIED ACTS		\$61.05	
BUSINESSOWNERS LIABILITY PLUS		\$504.06	
Fire, Lightning, Explosion, Smoke, And Water Damage Legal Liability	\$300,000	Included	
Hired Auto & Non-Owned Auto Liability	\$1,000,000	Included	
Medical Expenses - Per Person	\$10,000	Included	
Products - Completed Operations Aggregate	\$2,000,000	Included	
Blanket Additional Insured - Lessor of Leased Equipment	Included	Included	
Blanket Additional Insured - Managers or Lessors of Premises	Included	Included	
Blanket Waiver of Subrogation	Included	Included	
Broadened Knowledge of Occurrence	Included	Included	
Broadened Supplementary Payments Coverage	Included	Included	
Extended Watercraft Coverage	Included	Included	
Newly Formed or Acquired Organizations	Included	Included	
Personal Injury Extension Coverage	Included	Included	

Forms that apply to all locations:

54521 (07-12)	BP0002 (01-87)	BP0006 (01-87)	54961 (11-11)	BP0009 (01-87)
54679 (12-20)	54709 (04-10)	54098 (05-07)	54319 (04-20)	54867 (03-08)
54656 (08-91)	54088 (09-09)	64728 (02-14)	54383 (02-12)	64776 (01-16)
64855 (04-20)	64866 (12-20)	54254 (04-02)	54617 (02-08)	54353 (10-08)

OWNERS INS. CO.

Issued 01-23-2026

AGENCY THE DANA COMPANY
07-0175-00 MKT TERR 030Company POLICY NUMBER 48-703-278-00
Bill 39-57-IA-1102

INSURED DRUID HILL TOWNHOME CONDOMINIUM

Term 02-01-2026 to 02-01-2027

STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

The coverages and limits below apply separately to each location or sublocation that sustains a loss to covered property and is designated in the Declarations. No deductible applies to the below Property Plus Coverages unless indicated.

COVERAGE	LIMIT
ACCOUNTS RECEIVABLE	\$100,000
ARSON REWARD	\$7,500
BAILEES COVERAGE	\$5,000
	\$2,500 PER ITEM
BUILDING GLASS COVERAGE	SEE FORM
BUSINESS PERSONAL PROPERTY - EXPANDED COVERAGE	UP TO 1,000 FT
BUSINESS PERSONAL PROPERTY AT FAIRS OR EXHIBITIONS	\$5,000
BUSINESS PERSONAL PROPERTY AT NEWLY ACQUIRED PREMISES	\$500,000 FOR 90 DAYS
BUSINESS PERSONAL PROPERTY IN TRANSIT	\$25,000
BUSINESS PERSONAL PROPERTY OFF PREMISES	\$25,000
DEBRIS REMOVAL	\$25,000
ELECTRONIC EQUIPMENT	
UNSCHEDULED EQUIPMENT	\$25,000
ELECTRICAL DISTURBANCE (SEE FORM FOR DEDUCTIBLE)	\$25,000
MECHANICAL BREAKDOWN	\$25,000
BUSINESS INCOME AND EXTRA EXPENSE	\$100,000
MEDIA	\$25,000
TRANSPORTATION	\$25,000
EMPLOYEE DISHONESTY	\$15,000
FINE ARTS, COLLECTIBLES, AND MEMORABILIA	\$10,000
	\$2,500 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE*	\$5,000
*NOT AVAILABLE IN AZ	
FIRE EXTINGUISHER AND FIRE SUPPRESSION SYSTEM RECHARGE	\$10,000
FORGERY AND ALTERATION	\$10,000
MONEY & SECURITIES INSIDE PREMISES	\$15,000
MONEY & SECURITIES OUTSIDE PREMISES	\$15,000
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY	\$1,000,000 FOR 90 DAYS
OFF-PREMISES UTILITY SERVICE FAILURE	\$50,000
*BUSINESS INCOME/EXTRA EXPENSE LIMITED TO \$10,000 IN AL, NC, AND SC	
ORDINANCE OR LAW	
COVERAGE A, B AND C COMBINED	\$50,000
OUTDOOR PROPERTY	\$10,000
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM

OWNERS INS. CO.

Issued 01-23-2026

AGENCY THE DANA COMPANY
07-0175-00 MKT TERR 030

Company POLICY NUMBER 48-703-278-00
Bill 39-57-IA-1102

INSURED DRUID HILL TOWNHOME CONDOMINIUM

Term 02-01-2026 to 02-01-2027

STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

COVERAGE	LIMIT
OUTDOOR SIGNS	\$5,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$15,000
POLLUTANT CLEAN UP AND REMOVAL	\$25,000
REFRIGERATED PRODUCTS	\$10,000
REKEYING OF LOCKS	\$1,000
SALESPERSON'S SAMPLES	\$10,000
VALUABLE PAPERS AND RECORDS	\$50,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$15,000

LOCATION 0001

Location: 2810 Druid Hill Dr # 2812, Des Moines, IA 50315-1845

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$118.91	\$7.91 -
Tier: Standard				
TERRORISM - CERTIFIED ACTS SEE FORM(S) 54309, 59350, 59390				
Total Building Blanket Limit of Insurance		\$1,449,100		

Forms that apply to this location:

IL0276 (06-89)	54094 (11-19)	54238 (12-01)	54244 (05-07)	54309 (09-19)
54321 (11-05)	54366 (04-08)	54584 (06-08)	54604 (07-88)	54661 (08-91)
54991 (12-11)	59350 (01-15)			

LOCATION 0001 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$1,449,100	\$2,690.35	\$178.83 -
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	5%	Included		
Adjusted Value Factor 0.0270				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$95.51	\$6.35 -
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

OWNERS INS. CO.

Issued 01-23-2026

AGENCY THE DANA COMPANY
07-0175-00 MKT TERR 030

Company POLICY NUMBER
Bill 48-703-278-00
39-57-IA-1102

INSURED DRUID HILL TOWNHOME CONDOMINIUM

Term 02-01-2026 to 02-01-2027

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 02

Territory: 001 Polk County

Construction Year: 2010

LOCATION 0002

Location: 2814 Druid Hill Dr # 2816, Des Moines, IA 50315-1845

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$118.91	\$7.91-
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 54309, 59350, 59390				
Total Building Blanket Limit of Insurance		\$1,449,100		

Forms that apply to this location:

IL0276 (06-89)	54094 (11-19)	54238 (12-01)	54244 (05-07)	54309 (09-19)
54321 (11-05)	54366 (04-08)	54584 (06-08)	54604 (07-88)	54661 (08-91)
54991 (12-11)	59350 (01-15)			

LOCATION 0002 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$1,449,100	\$2,690.35	\$178.83-
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	5%	Included		
Adjusted Value Factor 0.0270				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$95.51	\$6.35-
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

OWNERS INS. CO.

Issued 01-23-2026

AGENCY THE DANA COMPANY
07-0175-00 MKT TERR 030

Company Bill POLICY NUMBER 48-703-278-00
39-57-IA-1102

INSURED DRUID HILL TOWNHOME CONDOMINIUM

Term 02-01-2026 to 02-01-2027

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143
Program: Premier Condominium
Liability Rate Number: 00
Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered
Protection Class: 02
Territory: 001 Polk County
Construction Year: 2010

LOCATION 0003

Location: 2820 Druid Hill Dr # 2826, Des Moines, IA 50315-1845

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$243.26	\$16.17 -
Tier: Standard				
TERRORISM - CERTIFIED ACTS SEE FORM(S) 54309, 59350, 59390				
Total Building Blanket Limit of Insurance		\$2,735,799		

Forms that apply to this location:

IL0276 (06-89)	54094 (11-19)	54238 (12-01)	54244 (05-07)	54309 (09-19)
54321 (11-05)	54366 (04-08)	54584 (06-08)	54604 (07-88)	54661 (08-91)
54991 (12-11)	59350 (01-15)			

LOCATION 0003 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$2,735,799	\$5,503.72	\$365.83 -
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	5%	Included		
Adjusted Value Factor 0.0270				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$195.40	\$12.99 -
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

OWNERS INS. CO.

Issued 01-23-2026

AGENCY THE DANA COMPANY
07-0175-00 MKT TERR 030

Company POLICY NUMBER
Bill 48-703-278-00
39-57-IA-1102

INSURED DRUID HILL TOWNHOME CONDOMINIUM

Term 02-01-2026 to 02-01-2027

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Secured Interested Parties: None

Rating Information

Occupancy: 4 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 02

Territory: 001 Polk County

Construction Year: 2004

LOCATION 0004

Location: 2830 Druid Hill Dr # 2836, Des Moines, IA 50315-1845

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$219.06	\$14.56-
Tier: Standard				
TERRORISM - CERTIFIED ACTS SEE FORM(S) 54309, 59350, 59390				
Total Building Blanket Limit of Insurance		\$2,463,600		

Forms that apply to this location:

IL0276 (06-89)	54094 (11-19)	54238 (12-01)	54244 (05-07)	54309 (09-19)
54321 (11-05)	54366 (04-08)	54584 (06-08)	54604 (07-88)	54661 (08-91)
54991 (12-11)	59350 (01-15)			

LOCATION 0004 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$2,463,600	\$4,956.13	\$329.43-
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	5%	Included		
Adjusted Value Factor 0.0270				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$175.96	\$11.69-
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

OWNERS INS. CO.

Issued 01-23-2026

AGENCY THE DANA COMPANY
07-0175-00 MKT TERR 030

Company POLICY NUMBER
Bill 48-703-278-00
39-57-IA-1102

INSURED DRUID HILL TOWNHOME CONDOMINIUM

Term 02-01-2026 to 02-01-2027

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Secured Interested Parties: None

Rating Information

Occupancy: 4 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 02

Territory: 001 Polk County

Construction Year: 2005

LOCATION 0005

Location: 2840 Druid Hill Dr # 2846, Des Moines, IA 50315-1845

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$283.47	\$18.85-
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 54309, 59350, 59390				
Total Building Blanket Limit of Insurance		\$3,188,000		

Forms that apply to this location:

IL0276 (06-89)	54094 (11-19)	54238 (12-01)	54244 (05-07)	54309 (09-19)
54321 (11-05)	54366 (04-08)	54584 (06-08)	54604 (07-88)	54661 (08-91)
54991 (12-11)	59350 (01-15)			

LOCATION 0005 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$3,188,000	\$6,413.43	\$426.30-
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	5%	Included		
Adjusted Value Factor 0.0270				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$227.69	\$15.14-
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

OWNERS INS. CO.

Issued 01-23-2026

AGENCY THE DANA COMPANY
07-0175-00 MKT TERR 030

Company Bill POLICY NUMBER
48-703-278-00
39-57-IA-1102

INSURED DRUID HILL TOWNHOME CONDOMINIUM

Term 02-01-2026 to 02-01-2027

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Secured Interested Parties: None

Rating Information

Occupancy: 4 Unit Condominium

Class Code: 65143
Program: Premier Condominium
Liability Rate Number: 00
Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered
Protection Class: 02
Territory: 001 Polk County
Construction Year: 1998

LOCATION 0006

Location: 2850 Druid Hill Dr # 2856, Des Moines, IA 50315-1845

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$283.47	\$18.85-
Tier: Standard				
TERRORISM - CERTIFIED ACTS SEE FORM(S) 54309, 59350, 59390				
Total Building Blanket Limit of Insurance		\$3,188,000		

Forms that apply to this location:

IL0276 (06-89)	54094 (11-19)	54238 (12-01)	54244 (05-07)	54309 (09-19)
54321 (11-05)	54366 (04-08)	54584 (06-08)	54604 (07-88)	54661 (08-91)
54991 (12-11)	59350 (01-15)			

LOCATION 0006 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$3,188,000	\$6,413.43	\$426.30-
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	5%	Included		
Adjusted Value Factor 0.0270				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$227.69	\$15.14-
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

OWNERS INS. CO.

Issued 01-23-2026

AGENCY THE DANA COMPANY
07-0175-00 MKT TERR 030

Company POLICY NUMBER
Bill 48-703-278-00
39-57-IA-1102

INSURED DRUID HILL TOWNHOME CONDOMINIUM

Term 02-01-2026 to 02-01-2027

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Secured Interested Parties: None

Rating Information

Occupancy: 4 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 02

Territory: 001 Polk County

Construction Year: 1998

LOCATION 0007

Location: 2860 Druid Hill Dr # 2866, Des Moines, IA 50315-1845

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$283.47	\$18.85-
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 54309, 59350, 59390				
Total Building Blanket Limit of Insurance		\$3,188,000		

Forms that apply to this location:

IL0276 (06-89)	54094 (11-19)	54238 (12-01)	54244 (05-07)	54309 (09-19)
54321 (11-05)	54366 (04-08)	54584 (06-08)	54604 (07-88)	54661 (08-91)
54991 (12-11)	59350 (01-15)			

LOCATION 0007 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$3,188,000	\$6,413.43	\$426.30-
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	5%	Included		
Adjusted Value Factor 0.0270				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$227.69	\$15.14-
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

OWNERS INS. CO.

Issued 01-23-2026

AGENCY THE DANA COMPANY
07-0175-00 MKT TERR 030

Company POLICY NUMBER
Bill 48-703-278-00
39-57-IA-1102

INSURED DRUID HILL TOWNHOME CONDOMINIUM

Term 02-01-2026 to 02-01-2027

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Secured Interested Parties: None

Rating Information

Occupancy: 4 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 02

Territory: 001 Polk County

Construction Year: 1998

LOCATION 0008

Location: 2870 Druid Hill Dr # 2876, Des Moines, IA 50315-1845

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$283.47	\$18.85-
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 54309, 59350, 59390				
Total Building Blanket Limit of Insurance		\$3,188,000		

Forms that apply to this location:

IL0276 (06-89)	54094 (11-19)	54238 (12-01)	54244 (05-07)	54309 (09-19)
54321 (11-05)	54366 (04-08)	54584 (06-08)	54604 (07-88)	54661 (08-91)
54991 (12-11)	59350 (01-15)			

LOCATION 0008 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$3,188,000	\$6,413.43	\$426.30-
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	5%	Included		
Adjusted Value Factor 0.0270				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$227.69	\$15.14-
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

OWNERS INS. CO.

Issued 01-23-2026

AGENCY THE DANA COMPANY
07-0175-00 MKT TERR 030

Company POLICY NUMBER
Bill 48-703-278-00
39-57-IA-1102

INSURED DRUID HILL TOWNHOME CONDOMINIUM

Term 02-01-2026 to 02-01-2027

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Secured Interested Parties: None

Rating Information

Occupancy: 4 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 02

Territory: 001 Polk County

Construction Year: 1999

LOCATION 0009

Location: 2870 Druid Hill Dr, Des Moines, IA 50315-1845

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$31.64	
Tier: Standard				
TERRORISM - CERTIFIED ACTS SEE FORM(S) 54309, 59350, 59390				
Total Building Blanket Limit of Insurance		\$236,100		

Forms that apply to this location:

IL0276 (06-89)	54094 (11-19)	54238 (12-01)	54244 (05-07)	54309 (09-19)
54321 (11-05)	54366 (04-08)	54584 (06-08)	54604 (07-88)	54661 (08-91)
54991 (12-11)	59350 (01-15)			

LOCATION 0009 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$87,100	\$318.78	
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	5%	Included		
Adjusted Value Factor 0.0270				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$25.42	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

OWNERS INS. CO.

Issued 01-23-2026

AGENCY THE DANA COMPANY
07-0175-00 MKT TERR 030

Company POLICY NUMBER
Bill 48-703-278-00
39-57-IA-1102

INSURED DRUID HILL TOWNHOME CONDOMINIUM

Term 02-01-2026 to 02-01-2027

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Secured Interested Parties: None

Rating Information

Occupancy: Special Structures

Class Code: 65157
Program: Premier Condominium
Liability Rate Number: 00
Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered
Protection Class: 02
Territory: 001 Polk County
Construction Year: 1998

LOCATION 0009 - BUILDING 0002

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$17,400	\$41.24	
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	5%	Included		
Adjusted Value Factor 0.0270				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Secured Interested Parties: None

Rating Information

Occupancy: Special Structures

Class Code: 65157
Program: Premier Condominium
Liability Rate Number: 00
Burglary Rate Group: 00

Construction: Non-Combustible, Non-Sprinklered
Protection Class: 02
Territory: 001 Polk County
Construction Year: 1998

OWNERS INS. CO.

Issued 01-23-2026

AGENCY THE DANA COMPANY
07-0175-00 MKT TERR 030

Company POLICY NUMBER 48-703-278-00
Bill 39-57-IA-1102

INSURED DRUID HILL TOWNHOME CONDOMINIUM

Term 02-01-2026 to 02-01-2027

LOCATION 0009 - BUILDING 0003

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$17,400	\$41.24	
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	5%	Included		
Adjusted Value Factor 0.0270				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Secured Interested Parties: None

Rating Information

Occupancy: Special Structures

Class Code: 65157

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Non-Combustible, Non-Sprinklered

Protection Class: 02

Territory: 001 Polk County

Construction Year: 1998

LOCATION 0009 - BUILDING 0004

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$17,400	\$41.24	
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	5%	Included		
Adjusted Value Factor 0.0270				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

OWNERS INS. CO.

Issued 01-23-2026

AGENCY THE DANA COMPANY
07-0175-00 MKT TERR 030

Company POLICY NUMBER
Bill 48-703-278-00
39-57-IA-1102

INSURED DRUID HILL TOWNHOME CONDOMINIUM

Term 02-01-2026 to 02-01-2027

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Secured Interested Parties: None

Rating Information

Occupancy: Special Structures

Class Code: 65157

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Non-Combustible, Non-Sprinklered

Protection Class: 02

Territory: 001 Polk County

Construction Year: 1998

LOCATION 0009 - BUILDING 0005

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$17,400	\$41.24	
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	5%	Included		
Adjusted Value Factor 0.0270				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Secured Interested Parties: None

Rating Information

Occupancy: Special Structures

Class Code: 65157

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Non-Combustible, Non-Sprinklered

Protection Class: 02

Territory: 001 Polk County

Construction Year: 1998

OWNERS INS. CO.

Issued 01-23-2026

AGENCY THE DANA COMPANY
07-0175-00 MKT TERR 030

Company POLICY NUMBER 48-703-278-00
Bill 39-57-IA-1102

INSURED DRUID HILL TOWNHOME CONDOMINIUM

Term 02-01-2026 to 02-01-2027

LOCATION 0009 - BUILDING 0006

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$79,400	\$232.26	
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	5%	Included		
Adjusted Value Factor 0.0270				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Secured Interested Parties: None

Rating Information

Occupancy: Special Structures

Class Code: 65157

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Non-Combustible, Non-Sprinklered

Protection Class: 02

Territory: 001 Polk County

Construction Year: 1998

LOCATION 0010

Location: 2804-2806 Druid Hill Dr, Des Moines, IA 50315-1845

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$117.34	\$7.79 -
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 54309, 59350, 59390				
Total Building Blanket Limit of Insurance		\$1,577,410		

Forms that apply to this location:

IL0276 (06-89)	54094 (11-19)	54238 (12-01)	54244 (05-07)	54309 (09-19)
54321 (11-05)	54366 (04-08)	54584 (06-08)	54604 (07-88)	54661 (08-91)
54991 (12-11)	59350 (01-15)			

OWNERS INS. CO.

Issued 01-23-2026

AGENCY THE DANA COMPANY
07-0175-00 MKT TERR 030

Company POLICY NUMBER 48-703-278-00
Bill 39-57-IA-1102

INSURED DRUID HILL TOWNHOME CONDOMINIUM

Term 02-01-2026 to 02-01-2027

LOCATION 0010 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$1,577,410	\$2,654.65	\$176.45 -
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	5%	Included		
Adjusted Value Factor 0.0270				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$94.25	\$6.26 -
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 2804-2806 DRUID HILL DR, DM, IA 50315

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 02

Territory: 001 Polk County

Construction Year: 2012

LOCATION 0011

Location: 2800-2802 Druid Hill Dr, Des Moines, IA 50315-1845

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$97.85	\$6.51 -
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 54309, 59350, 59390				
Total Building Blanket Limit of Insurance		\$1,449,100		

OWNERS INS. CO.

Issued 01-23-2026

AGENCY THE DANA COMPANY
07-0175-00 MKT TERR 030

Company POLICY NUMBER 48-703-278-00
Bill 39-57-IA-1102

INSURED DRUID HILL TOWNHOME CONDOMINIUM

Term 02-01-2026 to 02-01-2027

Forms that apply to this location:

IL0276 (06-89)	54094 (11-19)	54238 (12-01)	54244 (05-07)	54309 (09-19)
54321 (11-05)	54366 (04-08)	54584 (06-08)	54604 (07-88)	54661 (08-91)
54991 (12-11)	59350 (01-15)			

LOCATION 0011 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$1,449,100	\$2,213.85	\$147.15 -
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	5%	Included		
Adjusted Value Factor 0.0270				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$78.60	\$5.22 -
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 02

Territory: 001 Polk County

Construction Year: 2014

	TERM	CHANGE
TOTAL POLICY PREMIUM	\$57,505.14	\$3,360.66- Return

Paid In Full does not apply to fixed fees, statutory charges, or minimum premium.

Your policy qualifies for the Paid In Full Discount if you are on the full pay plan. The Paid in Full Discount amount may change as a result of policy changes. These changes will be reflected in a future invoice.

Merit Rating Discount of 15% Applies

OWNERS INS. CO.

Issued 01-23-2026

AGENCY THE DANA COMPANY
07-0175-00 MKT TERR 030

Company **POLICY NUMBER**
Bill **48-703-278-00**
39-57-IA-1102

INSURED DRUID HILL TOWNHOME CONDOMINIUM

Term 02-01-2026 to 02-01-2027

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