

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

Reissue Effective 04-20-2025

POLICY NUMBER 244607-39296143-25

Company Use 39-46-IA-2404

Company  
Bill

### Policy Term

12:01 a.m. to 12:01 a.m.  
04-20-2025 to 04-20-2026

55039 (11-87)

## COMMON POLICY INFORMATION

**Business Description:** Other Similar Organi

**Entity:** Association

**Program:** Condominium-Residential Association

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):		PREMIUM
COMMERCIAL PROPERTY COVERAGE		\$20,162.00
COMMERCIAL GENERAL LIABILITY COVERAGE		\$1,346.00
	<b>TOTAL</b>	<b>\$21,508.00</b>
<b>TOTAL POLICY PREMIUM IF ON FULL PAY PLAN BY 04-20-2025</b>		<b>\$19,144.00</b>

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: COMPANY ISSUED



Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

54104 (07-87)

**COMMERCIAL PROPERTY COVERAGE**

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

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

55198 (12-10)

### STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATION

COVERAGE	LIMIT
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

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: 5401 Ne Briarwood Dr # 5405, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

#### Rating Information

Territory: 770

County: Polk

Program: Condominium-Residential A

Construction: Frame

Protection Class: 02

Class Code: 0331

Class Rate - Building: 0.163

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$648,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$272.00
Basic Group II	100%	\$2,500*		0.110	\$713.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$194.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$33.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$99.00
Tier: Standard					



Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

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	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

**COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY**

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

**PREMIUM**

\$13.00

**LOCATION 0001****\$1,324.00****LOCATION 0002 - BUILDING 0001****Location:** 5409 Ne Briarwood Dr # 5413, Ankeny, IA 50021-9616**Occupied As:** Condominium**Secured Interested Parties:** None**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$648,000		
(BLANKET)					
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$272.00
Basic Group II	100%	\$2,500*		0.110	\$713.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$194.00
Theft	100%	\$2,500*			Included



Owners Ins. Co.

Issued 03-17-2025

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY  
07-0337-00 MKT TERR 031Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$33.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$99.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0002 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$13.00
LOCATION 0002	\$1,324.00

## LOCATION 0003 - BUILDING 0001

Location: 5417 Ne Briarwood Dr # 5421, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

## Rating Information

Territory: 770

County: Polk

Program: Condominium-Residential A

Construction: Frame

Protection Class: 02

Class Code: 0331

Class Rate - Building: 0.163

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$648,000		
(BLANKET)					
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$272.00
Basic Group II	100%	\$2,500*		0.110	\$713.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$194.00



Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$33.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$99.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0003 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$13.00
LOCATION 0003	\$1,324.00

**LOCATION 0004 - BUILDING 0001**

Location: 5425 Ne Briarwood Dr # 5429, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$648,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$272.00
Basic Group II	100%	\$2,500*		0.110	\$713.00
Windstorm/Hail	100%	5% *			Included

Owners Ins. Co.

Issued 03-17-2025

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY  
07-0337-00 MKT TERR 031Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
Special	100%	\$2,500*		0.030	\$194.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$33.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$99.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

## Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

## COMMERCIAL PROPERTY COVERAGE - LOCATION 0004 SUMMARY

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

PREMIUM

\$13.00

LOCATION 0004

\$1,324.00

## LOCATION 0005 - BUILDING 0001

Location: 5523 Ne Briarwood Dr # 5527, Ankeny, IA 50021-9617

Occupied As: Condominium

Secured Interested Parties: None

## Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



Owners Ins. Co.

Issued 03-17-2025

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY  
07-0337-00 MKT TERR 031Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$648,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$272.00
Basic Group II	100%	\$2,500*		0.110	\$713.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$194.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$33.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$99.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0005 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$13.00
LOCATION 0005	\$1,324.00

**LOCATION 0006 - BUILDING 0001****Location:** 5418 Ne Briarwood Dr # 5422, Ankeny, IA 50021-9616**Occupied As:** Condominium**Secured Interested Parties:** None**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$896,400		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$376.00
Basic Group II	100%	\$2,500*		0.110	\$986.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$269.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$46.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$137.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0006 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$18.00
LOCATION 0006	\$1,832.00

LOCATION 0007 - BUILDING 0001

Location: 5410 Ne Briarwood Dr # 5414, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



Owners Ins. Co.

Issued 03-17-2025

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$896,400		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$376.00
Basic Group II	100%	\$2,500*		0.110	\$986.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$269.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$46.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$137.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

## Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

## COMMERCIAL PROPERTY COVERAGE - LOCATION 0007 SUMMARY

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

LOCATION 0007

PREMIUM

\$18.00

\$1,832.00

## LOCATION 0008 - BUILDING 0001

Location: 5433 Ne Briarwood Dr # 5511, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

## Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

Owners Ins. Co.

Issued 03-17-2025

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY  
07-0337-00 MKT TERR 031Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$648,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.036	\$233.00
Basic Group II	100%	\$2,500*		0.093	\$603.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.026	\$168.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$28.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$84.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0008 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$11.00
LOCATION 0008	\$1,127.00

**LOCATION 0009 - BUILDING 0001**

Location: 5515 Ne Briarwood Dr # 5519, Ankeny, IA 50021-9617

Occupied As: Condominium

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$648,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$272.00
Basic Group II	100%	\$2,500*		0.110	\$713.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$194.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$33.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$99.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0009 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$13.00
LOCATION 0009	\$1,324.00

**LOCATION 0010 - BUILDING 0001**

Location: 5402 Ne Briarwood Dr # 5406, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

**Rating Information**

Territory: 770

County: Polk

Program: Condominium-Residential A

Construction: Frame

Protection Class: 02

Class Code: 0331

Class Rate - Building: 0.163



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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$896,400		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$376.00
Basic Group II	100%	\$2,500*		0.110	\$986.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$269.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$46.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$137.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0010 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$18.00
LOCATION 0010	\$1,832.00

LOCATION 0011 - BUILDING 0001

Location: 5502 Ne Creekridge Dr # 5506, Ankeny, IA 50021-8700

Occupied As: Condominium

Secured Interested Parties: None

Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$483,800		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.041	\$198.00
Basic Group II	100%	\$2,500*		0.109	\$527.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.028	\$135.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$24.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$72.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0011 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$10.00
LOCATION 0011	\$966.00

**LOCATION 0012 - BUILDING 0001**

Location: 5607-5611 Ne Creekridge Dr, Ankeny, IA 50021-8701

Occupied As: Condominium

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

Owners Ins. Co.

Issued 03-17-2025

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY  
07-0337-00 MKT TERR 031Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$322,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.041	\$132.00
Basic Group II	100%	\$2,500*		0.109	\$351.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.028	\$90.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$16.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$48.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0012 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$6.00
LOCATION 0012	\$643.00

**LOCATION 0013 - BUILDING 0001**

Location: 5426 Ne Briarwood Dr, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



Owners Ins. Co.

Issued 03-17-2025

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$473,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.041	\$194.00
Basic Group II	100%	\$2,500*		0.109	\$516.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.028	\$132.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$24.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$71.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0013 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$9.00
LOCATION 0013	\$946.00

**LOCATION 0014 - BUILDING 0001**

Location: 5430 Ne Briarwood Dr, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$474,100		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.033	\$156.00
Basic Group II	100%	\$2,500*		0.091	\$431.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.023	\$109.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$20.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$59.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0014 SUMMARY				PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390				\$8.00
LOCATION 0014				\$783.00

LOCATION 0016 - BUILDING 0001

Location: 5623-5627 Ne Creekridge Dr, Ankeny, IA 50021-8701

Occupied As: Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$288,990		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.041	\$118.00
Basic Group II	100%	\$2,500*		0.109	\$315.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.028	\$81.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$14.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$43.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

## Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

## COMMERCIAL PROPERTY COVERAGE - LOCATION 0016 SUMMARY

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

LOCATION 0016

PREMIUM

\$6.00

\$577.00

## LOCATION 0017 - BUILDING 0001

Location: 5615-5619 Ne Creekridge Dr, Ankeny, IA 50021-8701

Occupied As: Townhome

Secured Interested Parties: None

## Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

Owners Ins. Co.

Issued 03-17-2025

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY  
07-0337-00 MKT TERR 031Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$289,900		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.041	\$119.00
Basic Group II	100%	\$2,500*		0.109	\$316.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.028	\$81.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$15.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$43.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

## Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

## COMMERCIAL PROPERTY COVERAGE - LOCATION 0017 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$6.00
LOCATION 0017	\$580.00

## LOCATION 0018 - BUILDING 0001

Location: 5517 Ne Creekridge Dr, Ankeny, IA 50021-8700

Occupied As: Townhome

Secured Interested Parties: None

## Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$274,990		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.041	\$113.00
Basic Group II	100%	\$2,500*		0.109	\$300.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.028	\$77.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$14.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$41.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0018 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$5.00
LOCATION 0018	\$550.00

**LOCATION 0019 - BUILDING 0001**

Location: 5521 Ne Creekridge Dr, Ankeny, IA 50021-8700

Occupied As: Townhome

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



Owners Ins. Co.

Issued 03-17-2025

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY  
07-0337-00 MKT TERR 031Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$274,990		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.041	\$113.00
Basic Group II	100%	\$2,500*		0.109	\$300.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.028	\$77.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$14.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$41.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

**COMMERCIAL PROPERTY COVERAGE - LOCATION 0019 SUMMARY**

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

**PREMIUM**

\$5.00

**LOCATION 0019****\$550.00**

55040 (11-87)

**COMMERCIAL GENERAL LIABILITY COVERAGE**

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



Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	LIMITS OF INSURANCE
<b>COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT</b>	
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)	55028 (05-17)	CG2004 (11-85)	CG2167 (12-04)	IL0021 (07-02)
CG2648 (06-08)	59325 (12-19)	CG0001 (04-13)	IL0276 (06-89)	IL0017 (11-85)
55537 (05-17)	55513 (05-17)	55029 (05-17)	CG2132 (05-09)	CG2147 (12-07)
55885 (05-17)	59390 (11-20)			

**LOCATION 0001 - BUILDING 0001****Location:** 5401 Ne Briarwood Dr # 5405, Ankeny, IA 50021-9616**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Commercial General Liability Plus Endorsement Included At 7.5% Of The Premises Operation Premium	00501	Prem/Op	Prem/Op Prem Included	Included	Included
Hired Auto & Non-Owned Liability	04001	Auto	Flat Charge		\$83.00
Condominiums - Residential - (Association Risk Only)	62003	Prem/Op Prod/Comp Op	Units 2 2	Each 1 33.937 4.880	\$68.00 \$10.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	\$2.00
<b>LOCATION 0001</b>	<b>\$163.00</b>

Owners Ins. Co.

Issued 03-17-2025

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY  
07-0337-00 MKT TERR 031Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

**LOCATION 0002 - BUILDING 0001****Location:** 5409 Ne Briarwood Dr # 5413, Ankeny, IA 50021-9616**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

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

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

**PREMIUM**

\$1.00

**LOCATION 0002****\$79.00****LOCATION 0003 - BUILDING 0001****Location:** 5417 Ne Briarwood Dr # 5421, Ankeny, IA 50021-9616**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

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

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

**PREMIUM**

\$1.00

**LOCATION 0003****\$79.00****LOCATION 0004 - BUILDING 0001****Location:** 5425 Ne Briarwood Dr # 5429, Ankeny, IA 50021-9616**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

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

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

**PREMIUM**

\$1.00

**LOCATION 0004****\$79.00**



Owners Ins. Co.

Issued 03-17-2025

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

**LOCATION 0005 - BUILDING 0001****Location:** 5523 Ne Briarwood Dr # 5527, Ankeny, IA 50021-9617**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0005 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	\$1.00
<b>LOCATION 0005</b>	<b>\$79.00</b>

**LOCATION 0006 - BUILDING 0001****Location:** 5418 Ne Briarwood Dr # 5422, Ankeny, IA 50021-9616**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0006 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	\$1.00
<b>LOCATION 0006</b>	<b>\$79.00</b>

**LOCATION 0007 - BUILDING 0001****Location:** 5410 Ne Briarwood Dr # 5414, Ankeny, IA 50021-9616**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0007 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	\$1.00
<b>LOCATION 0007</b>	<b>\$79.00</b>



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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

### LOCATION 0008 - BUILDING 0001

Location: 5433 Ne Briarwood Dr # 5511, Ankeny, IA 50021-9616

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

### COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0008 SUMMARY

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

PREMIUM

\$1.00

LOCATION 0008

\$79.00

### LOCATION 0009 - BUILDING 0001

Location: 5515 Ne Briarwood Dr # 5519, Ankeny, IA 50021-9617

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

### COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0009 SUMMARY

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

PREMIUM

\$1.00

LOCATION 0009

\$79.00

### LOCATION 0010 - BUILDING 0001

Location: 5402 Ne Briarwood Dr # 5406, Ankeny, IA 50021-9616

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

### COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0010 SUMMARY

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

PREMIUM

\$1.00

LOCATION 0010

\$79.00



Owners Ins. Co.

Issued 03-17-2025

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

**LOCATION 0011 - BUILDING 0001****Location:** 5502 Ne Creekridge Dr # 5506, Ankeny, IA 50021-8700**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0011 SUMMARY**

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

**LOCATION 0011****PREMIUM**

\$1.00

**\$79.00****LOCATION 0012 - BUILDING 0001****Location:** 5607-5611 Ne Creekridge Dr, Ankeny, IA 50021-8701**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	1	33.937	\$34.00
		Prod/Comp Op	1	4.880	\$5.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0012 SUMMARY**

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

**LOCATION 0012****PREMIUM**

INCLUDED

**\$39.00****LOCATION 0013 - BUILDING 0001****Location:** 5426 Ne Briarwood Dr, Ankeny, IA 50021-9616**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	1	33.937	\$34.00
		Prod/Comp Op	1	4.880	\$5.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0013 SUMMARY**

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

**LOCATION 0013****PREMIUM**

INCLUDED

**\$39.00**

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

#### LOCATION 0014 - BUILDING 0001

Location: 5430 Ne Briarwood Dr, Ankeny, IA 50021-9616

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	1	33.937	\$34.00
		Prod/Comp Op	1	4.880	\$5.00

#### COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0014 SUMMARY

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

LOCATION 0014

PREMIUM

INCLUDED

\$39.00

#### LOCATION 0016 - BUILDING 0001

Location: 5623-5627 Ne Creekridge Dr, Ankeny, IA 50021-8701

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	1	33.937	\$34.00
		Prod/Comp Op	1	4.880	\$5.00

#### COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0016 SUMMARY

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

LOCATION 0016

PREMIUM

INCLUDED

\$39.00

#### LOCATION 0017 - BUILDING 0001

Location: 5615-5619 Ne Creekridge Dr, Ankeny, IA 50021-8701

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

#### COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0017 SUMMARY

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

LOCATION 0017

PREMIUM

\$1.00

\$79.00



Owners Ins. Co.

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

**LOCATION 0018 - BUILDING 0001****Location:** 5517 Ne Creekridge Dr, Ankeny, IA 50021-8700**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0018 SUMMARY**

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
	\$1.00
<b>LOCATION 0018</b>	<b>\$79.00</b>

**LOCATION 0019 - BUILDING 0001****Location:** 5521 Ne Creekridge Dr, Ankeny, IA 50021-8700**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0019 SUMMARY**

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
	\$1.00
<b>LOCATION 0019</b>	<b>\$79.00</b>



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

Reissue Effective 04-20-2025

POLICY NUMBER 244607-39296143-25

Company Use 39-46-IA-2404

Company  
Bill

### Policy Term

12:01 a.m. 12:01 a.m.  
04-20-2025 to 04-20-2026

55039 (11-87)

## COMMON POLICY INFORMATION

**Business Description:** Other Similar Organi

**Entity:** Association

**Program:** Condominium-Residential Association

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):		PREMIUM
COMMERCIAL PROPERTY COVERAGE		\$20,162.00
COMMERCIAL GENERAL LIABILITY COVERAGE		\$1,346.00
<b>TOTAL</b>		<b>\$21,508.00</b>
<b>TOTAL POLICY PREMIUM IF ON FULL PAY PLAN BY 04-20-2025</b>		<b>\$19,144.00</b>

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: COMPANY ISSUED



Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

54104 (07-87)

## COMMERCIAL PROPERTY COVERAGE

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

Owners Ins. Co.

Issued 03-17-2025

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY  
07-0337-00 MKT TERR 031Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

55198 (12-10)

**STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATION**

COVERAGE	LIMIT
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

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:** 5401 Ne Briarwood Dr # 5405, Ankeny, IA 50021-9616**Occupied As:** Condominium**Secured Interested Parties:** None**Rating Information**

Territory: 770

County: Polk

Program: Condominium-Residential A

Construction: Frame

Protection Class: 02

Class Code: 0331

Class Rate - Building: 0.163

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$648,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$272.00
Basic Group II	100%	\$2,500*		0.110	\$713.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$194.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$33.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$99.00
Tier: Standard					



Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

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	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

**COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY**

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

**PREMIUM**

\$13.00

**LOCATION 0001****\$1,324.00****LOCATION 0002 - BUILDING 0001****Location:** 5409 Ne Briarwood Dr # 5413, Ankeny, IA 50021-9616**Occupied As:** Condominium**Secured Interested Parties:** None**Rating Information**

Territory: 770

County: Polk

Program: Condominium-Residential A

Construction: Frame

Protection Class: 02

Class Code: 0331

Class Rate - Building: 0.163

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$648,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$272.00
Basic Group II	100%	\$2,500*		0.110	\$713.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$194.00
Theft	100%	\$2,500*			Included



Owners Ins. Co.

Issued 03-17-2025

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY  
07-0337-00 MKT TERR 031Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$33.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$99.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0002 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$13.00
LOCATION 0002	\$1,324.00

## LOCATION 0003 - BUILDING 0001

Location: 5417 Ne Briarwood Dr # 5421, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

## Rating Information

Territory: 770

County: Polk

Program: Condominium-Residential A

Construction: Frame

Protection Class: 02

Class Code: 0331

Class Rate - Building: 0.163

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$648,000		
(BLANKET)					
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$272.00
Basic Group II	100%	\$2,500*		0.110	\$713.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$194.00



Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$33.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$99.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0003 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$13.00
LOCATION 0003	\$1,324.00

**LOCATION 0004 - BUILDING 0001**

Location: 5425 Ne Briarwood Dr # 5429, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

**Rating Information**

Territory: 770

County: Polk

Program: Condominium-Residential A

Construction: Frame

Protection Class: 02

Class Code: 0331

Class Rate - Building: 0.163

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$648,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$272.00
Basic Group II	100%	\$2,500*		0.110	\$713.00
Windstorm/Hail	100%	5% *			Included

Owners Ins. Co.

Issued 03-17-2025

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY  
07-0337-00 MKT TERR 031Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
Special	100%	\$2,500*		0.030	\$194.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$33.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$99.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0004 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$13.00
LOCATION 0004	\$1,324.00

**LOCATION 0005 - BUILDING 0001**

Location: 5523 Ne Briarwood Dr # 5527, Ankeny, IA 50021-9617

Occupied As: Condominium

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$648,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$272.00
Basic Group II	100%	\$2,500*		0.110	\$713.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$194.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$33.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$99.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0005 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$13.00
LOCATION 0005	\$1,324.00

**LOCATION 0006 - BUILDING 0001**

Location: 5418 Ne Briarwood Dr # 5422, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$896,400		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$376.00
Basic Group II	100%	\$2,500*		0.110	\$986.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$269.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$46.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$137.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0006 SUMMARY				PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390				\$18.00
LOCATION 0006				\$1,832.00

LOCATION 0007 - BUILDING 0001

Location: 5410 Ne Briarwood Dr # 5414, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$896,400		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$376.00
Basic Group II	100%	\$2,500*		0.110	\$986.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$269.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$46.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$137.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0007 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$18.00
LOCATION 0007	\$1,832.00

**LOCATION 0008 - BUILDING 0001**

Location: 5433 Ne Briarwood Dr # 5511, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$648,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.036	\$233.00
Basic Group II	100%	\$2,500*		0.093	\$603.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.026	\$168.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$28.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$84.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0008 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$11.00
LOCATION 0008	\$1,127.00

## LOCATION 0009 - BUILDING 0001

Location: 5515 Ne Briarwood Dr # 5519, Ankeny, IA 50021-9617

Occupied As: Condominium

Secured Interested Parties: None

## Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$648,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$272.00
Basic Group II	100%	\$2,500*		0.110	\$713.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$194.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$33.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$99.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0009 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$13.00
LOCATION 0009	\$1,324.00

**LOCATION 0010 - BUILDING 0001**

Location: 5402 Ne Briarwood Dr # 5406, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

Owners Ins. Co.

Issued 03-17-2025

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY  
07-0337-00 MKT TERR 031Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$896,400		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$376.00
Basic Group II	100%	\$2,500*		0.110	\$986.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$269.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$46.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$137.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

**COMMERCIAL PROPERTY COVERAGE - LOCATION 0010 SUMMARY**

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$18.00
<b>LOCATION 0010</b>	<b>\$1,832.00</b>

**LOCATION 0011 - BUILDING 0001**

Location: 5502 Ne Creekridge Dr # 5506, Ankeny, IA 50021-8700

Occupied As: Condominium

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331





Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$483,800		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.041	\$198.00
Basic Group II	100%	\$2,500*		0.109	\$527.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.028	\$135.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$24.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$72.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

## Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0011 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$10.00
LOCATION 0011	\$966.00

## LOCATION 0012 - BUILDING 0001

Location: 5607-5611 Ne Creekridge Dr, Ankeny, IA 50021-8701

Occupied As: Condominium

Secured Interested Parties: None

## Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$322,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.041	\$132.00
Basic Group II	100%	\$2,500*		0.109	\$351.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.028	\$90.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$16.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$48.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

## Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

## COMMERCIAL PROPERTY COVERAGE - LOCATION 0012 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$6.00
LOCATION 0012	\$643.00

## LOCATION 0013 - BUILDING 0001

Location: 5426 Ne Briarwood Dr, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

## Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



Owners Ins. Co.

Issued 03-17-2025

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$473,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.041	\$194.00
Basic Group II	100%	\$2,500*		0.109	\$516.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.028	\$132.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$24.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$71.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0013 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$9.00
LOCATION 0013	<b>\$946.00</b>

**LOCATION 0014 - BUILDING 0001**

Location: 5430 Ne Briarwood Dr, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$474,100		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.033	\$156.00
Basic Group II	100%	\$2,500*		0.091	\$431.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.023	\$109.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$20.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$59.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0014 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$8.00
LOCATION 0014	\$783.00

LOCATION 0016 - BUILDING 0001

Location: 5623-5627 Ne Creekridge Dr, Ankeny, IA 50021-8701

Occupied As: Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331





Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$288,990		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.041	\$118.00
Basic Group II	100%	\$2,500*		0.109	\$315.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.028	\$81.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$14.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$43.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

## Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

## COMMERCIAL PROPERTY COVERAGE - LOCATION 0016 SUMMARY

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

LOCATION 0016

PREMIUM

\$6.00

\$577.00

## LOCATION 0017 - BUILDING 0001

Location: 5615-5619 Ne Creekridge Dr, Ankeny, IA 50021-8701

Occupied As: Townhome

Secured Interested Parties: None

## Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

Owners Ins. Co.

Issued 03-17-2025

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY  
07-0337-00 MKT TERR 031Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$289,900		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.041	\$119.00
Basic Group II	100%	\$2,500*		0.109	\$316.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.028	\$81.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$15.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$43.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

**COMMERCIAL PROPERTY COVERAGE - LOCATION 0017 SUMMARY**

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

**PREMIUM**

\$6.00

**LOCATION 0017****\$580.00****LOCATION 0018 - BUILDING 0001**

Location: 5517 Ne Creekridge Dr, Ankeny, IA 50021-8700

Occupied As: Townhome

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$274,990		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.041	\$113.00
Basic Group II	100%	\$2,500*		0.109	\$300.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.028	\$77.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$14.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$41.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0018 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$5.00
LOCATION 0018	\$550.00

**LOCATION 0019 - BUILDING 0001**

Location: 5521 Ne Creekridge Dr, Ankeny, IA 50021-8700

Occupied As: Townhome

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$274,990		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.041	\$113.00
Basic Group II	100%	\$2,500*		0.109	\$300.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.028	\$77.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$14.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$41.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0019 SUMMARY

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

LOCATION 0019

PREMIUM

\$5.00

\$550.00

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

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





Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	LIMITS OF INSURANCE
<b>COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT</b>	
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)	55028 (05-17)	CG2004 (11-85)	CG2167 (12-04)	IL0021 (07-02)
CG2648 (06-08)	59325 (12-19)	CG0001 (04-13)	IL0276 (06-89)	IL0017 (11-85)
55537 (05-17)	55513 (05-17)	55029 (05-17)	CG2132 (05-09)	CG2147 (12-07)
55885 (05-17)	59390 (11-20)			

**LOCATION 0001 - BUILDING 0001**

Location: 5401 Ne Briarwood Dr # 5405, Ankeny, IA 50021-9616

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Commercial General Liability Plus Endorsement Included At 7.5% Of The Premises Operation Premium	00501	Prem/Op	Prem/Op Prem Included	Included	Included
Hired Auto & Non-Owned Liability	04001	Auto	Flat Charge		\$83.00
Condominiums - Residential - (Association Risk Only)	62003	Prem/Op Prod/Comp Op	Units 2 2	Each 1 33.937 4.880	\$68.00 \$10.00

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

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

LOCATION 0001

<b>PREMIUM</b>
\$2.00
<b>\$163.00</b>

Owners Ins. Co.

Issued 03-17-2025

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY  
07-0337-00 MKT TERR 031Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

**LOCATION 0002 - BUILDING 0001****Location:** 5409 Ne Briarwood Dr # 5413, Ankeny, IA 50021-9616**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

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

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

**PREMIUM**

\$1.00

**LOCATION 0002****\$79.00****LOCATION 0003 - BUILDING 0001****Location:** 5417 Ne Briarwood Dr # 5421, Ankeny, IA 50021-9616**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

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

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

**PREMIUM**

\$1.00

**LOCATION 0003****\$79.00****LOCATION 0004 - BUILDING 0001****Location:** 5425 Ne Briarwood Dr # 5429, Ankeny, IA 50021-9616**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

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

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

**PREMIUM**

\$1.00

**LOCATION 0004****\$79.00**

Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

**LOCATION 0005 - BUILDING 0001****Location:** 5523 Ne Briarwood Dr # 5527, Ankeny, IA 50021-9617**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

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

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

**LOCATION 0005**
**PREMIUM**  
 \$1.00  
**\$79.00**
**LOCATION 0006 - BUILDING 0001****Location:** 5418 Ne Briarwood Dr # 5422, Ankeny, IA 50021-9616**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

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

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

**LOCATION 0006**
**PREMIUM**  
 \$1.00  
**\$79.00**
**LOCATION 0007 - BUILDING 0001****Location:** 5410 Ne Briarwood Dr # 5414, Ankeny, IA 50021-9616**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0007 SUMMARY**

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

**LOCATION 0007**
**PREMIUM**  
 \$1.00  
**\$79.00**

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

### LOCATION 0008 - BUILDING 0001

Location: 5433 Ne Briarwood Dr # 5511, Ankeny, IA 50021-9616

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

### COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0008 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0008	\$1.00
	\$79.00

### LOCATION 0009 - BUILDING 0001

Location: 5515 Ne Briarwood Dr # 5519, Ankeny, IA 50021-9617

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

### COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0009 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0009	\$1.00
	\$79.00

### LOCATION 0010 - BUILDING 0001

Location: 5402 Ne Briarwood Dr # 5406, Ankeny, IA 50021-9616

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

### COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0010 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0010	\$1.00
	\$79.00





Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

**LOCATION 0011 - BUILDING 0001****Location:** 5502 Ne Creekridge Dr # 5506, Ankeny, IA 50021-8700**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0011 SUMMARY**

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
	\$1.00
<b>LOCATION 0011</b>	<b>\$79.00</b>

**LOCATION 0012 - BUILDING 0001****Location:** 5607-5611 Ne Creekridge Dr, Ankeny, IA 50021-8701**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	1	33.937	\$34.00
		Prod/Comp Op	1	4.880	\$5.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0012 SUMMARY**

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
	INCLUDED
<b>LOCATION 0012</b>	<b>\$39.00</b>

**LOCATION 0013 - BUILDING 0001****Location:** 5426 Ne Briarwood Dr, Ankeny, IA 50021-9616**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	1	33.937	\$34.00
		Prod/Comp Op	1	4.880	\$5.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0013 SUMMARY**

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
	INCLUDED
<b>LOCATION 0013</b>	<b>\$39.00</b>

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

#### LOCATION 0014 - BUILDING 0001

Location: 5430 Ne Briarwood Dr, Ankeny, IA 50021-9616

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	1	33.937	\$34.00
		Prod/Comp Op	1	4.880	\$5.00

#### COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0014 SUMMARY

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

LOCATION 0014

PREMIUM

INCLUDED

\$39.00

#### LOCATION 0016 - BUILDING 0001

Location: 5623-5627 Ne Creekridge Dr, Ankeny, IA 50021-8701

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	1	33.937	\$34.00
		Prod/Comp Op	1	4.880	\$5.00

#### COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0016 SUMMARY

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

LOCATION 0016

PREMIUM

INCLUDED

\$39.00

#### LOCATION 0017 - BUILDING 0001

Location: 5615-5619 Ne Creekridge Dr, Ankeny, IA 50021-8701

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

#### COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0017 SUMMARY

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

LOCATION 0017

PREMIUM

\$1.00

\$79.00



Owners Ins. Co.

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

**LOCATION 0018 - BUILDING 0001**

Location: 5517 Ne Creekridge Dr, Ankeny, IA 50021-8700

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0018 SUMMARY**

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

LOCATION 0018

PREMIUM

\$1.00

**\$79.00****LOCATION 0019 - BUILDING 0001**

Location: 5521 Ne Creekridge Dr, Ankeny, IA 50021-8700

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0019 SUMMARY**

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

LOCATION 0019

PREMIUM

\$1.00

**\$79.00**

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

Reissue Effective 04-20-2025

**POLICY NUMBER 244607-39296143-25**

Company Use 39-46-IA-2404

Company  
Bill

### Policy Term

12:01 a.m. 12:01 a.m.  
04-20-2025 to 04-20-2026

55039 (11-87)

## COMMON POLICY INFORMATION

**Business Description:** Other Similar Organi

**Entity:** Association

**Program:** Condominium-Residential Association

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):

COMMERCIAL PROPERTY COVERAGE

COMMERCIAL GENERAL LIABILITY COVERAGE

PREMIUM

\$20,162.00

\$1,346.00

**TOTAL**

**\$21,508.00**

**TOTAL POLICY PREMIUM IF ON FULL PAY PLAN BY 04-20-2025**

**\$19,144.00**

**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: COMPANY ISSUED



Owners Ins. Co.

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

54104 (07-87)

**COMMERCIAL PROPERTY COVERAGE**

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



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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

55198 (12-10)

### STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATION

COVERAGE	LIMIT
UTILITY SERVICES FAILURE	
VALUABLE PAPERS AND RECORDS ON PREMISES	\$50,000
VALUABLE PAPERS AND RECORDS OFF PREMISES	\$50,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$10,000
	\$15,000

#### 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: 5401 Ne Briarwood Dr # 5405, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

#### Rating Information

Territory: 770

County: Polk

Program: Condominium-Residential A

Construction: Frame

Protection Class: 02

Class Code: 0331

Class Rate - Building: 0.163

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$648,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$272.00
Basic Group II	100%	\$2,500*		0.110	\$713.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$194.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$33.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$99.00
Tier: Standard					



Issued 03-17-2025

Owners Ins. Co.

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

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	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY				PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390				\$13.00
LOCATION 0001				\$1,324.00

**LOCATION 0002 - BUILDING 0001**

Location: 5409 Ne Briarwood Dr # 5413, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

**Rating Information**

Territory: 770

County: Polk

Program: Condominium-Residential A

Construction: Frame

Protection Class: 02

Class Code: 0331

Class Rate - Building: 0.163

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$648,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$272.00
Basic Group II	100%	\$2,500*		0.110	\$713.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$194.00
Theft	100%	\$2,500*			Included

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$33.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$99.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0002 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$13.00
LOCATION 0002	\$1,324.00

LOCATION 0003 - BUILDING 0001

Location: 5417 Ne Briarwood Dr # 5421, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$648,000		
(BLANKET)					
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$272.00
Basic Group II	100%	\$2,500*		0.110	\$713.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$194.00



Owners Ins. Co.

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$33.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$99.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0003 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$13.00
LOCATION 0003	\$1,324.00

**LOCATION 0004 - BUILDING 0001**

Location: 5425 Ne Briarwood Dr # 5429, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$648,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$272.00
Basic Group II	100%	\$2,500*		0.110	\$713.00
Windstorm/Hail	100%	5% *			Included

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
Special	100%	\$2,500*		0.030	\$194.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$33.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$99.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0004 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$13.00
LOCATION 0004	\$1,324.00

LOCATION 0005 - BUILDING 0001

Location: 5523 Ne Briarwood Dr # 5527, Ankeny, IA 50021-9617

Occupied As: Condominium

Secured Interested Parties: None

Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331





Owners Ins. Co.

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

Company Bill POLICY NUMBER 244607-39296143-25  
39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$648,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$272.00
Basic Group II	100%	\$2,500*		0.110	\$713.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$194.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$33.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$99.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0005 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$13.00
LOCATION 0005	\$1,324.00

**LOCATION 0006 - BUILDING 0001**

Location: 5418 Ne Briarwood Dr # 5422, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

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

Company Bill POLICY NUMBER 244607-39296143-25  
39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$896,400		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$376.00
Basic Group II	100%	\$2,500*		0.110	\$986.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$269.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$46.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$137.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0006 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$18.00
LOCATION 0006	\$1,832.00

LOCATION 0007 - BUILDING 0001

Location: 5410 Ne Briarwood Dr # 5414, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



Owners Ins. Co.

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$896,400		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$376.00
Basic Group II	100%	\$2,500*		0.110	\$986.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$269.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$46.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$137.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0007 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$18.00
LOCATION 0007	\$1,832.00

**LOCATION 0008 - BUILDING 0001**

Location: 5433 Ne Briarwood Dr # 5511, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$648,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.036	\$233.00
Basic Group II	100%	\$2,500*		0.093	\$603.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.026	\$168.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$28.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$84.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

**COMMERCIAL PROPERTY COVERAGE - LOCATION 0008 SUMMARY**

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$11.00
<b>LOCATION 0008</b>	<b>\$1,127.00</b>

**LOCATION 0009 - BUILDING 0001**

Location: 5515 Ne Briarwood Dr # 5519, Ankeny, IA 50021-9617

Occupied As: Condominium

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$648,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$272.00
Basic Group II	100%	\$2,500*		0.110	\$713.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$194.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$33.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$99.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0009 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$13.00
LOCATION 0009	\$1,324.00

**LOCATION 0010 - BUILDING 0001**

Location: 5402 Ne Briarwood Dr # 5406, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



Owners Ins. Co.

Issued 03-17-2025

AGENCY BROWN-MCNERNEY-JOHNSON INS AGENCY  
07-0337-00 MKT TERR 031Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$896,400		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.042	\$376.00
Basic Group II	100%	\$2,500*		0.110	\$986.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.030	\$269.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$46.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$137.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

**COMMERCIAL PROPERTY COVERAGE - LOCATION 0010 SUMMARY**

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$18.00
<b>LOCATION 0010</b>	<b>\$1,832.00</b>

**LOCATION 0011 - BUILDING 0001**

Location: 5502 Ne Creekridge Dr # 5506, Ankeny, IA 50021-8700

Occupied As: Condominium

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



Owners Ins. Co.

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$483,800		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.041	\$198.00
Basic Group II	100%	\$2,500*		0.109	\$527.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.028	\$135.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$24.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$72.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

**COMMERCIAL PROPERTY COVERAGE - LOCATION 0011 SUMMARY**

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

**LOCATION 0011****PREMIUM**

\$10.00

**\$966.00****LOCATION 0012 - BUILDING 0001****Location:** 5607-5611 Ne Creekridge Dr, Ankeny, IA 50021-8701**Occupied As:** Condominium**Secured Interested Parties:** None**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

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

Company Bill POLICY NUMBER 244607-39296143-25  
39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$322,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.041	\$132.00
Basic Group II	100%	\$2,500*		0.109	\$351.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.028	\$90.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$16.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$48.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0012 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$6.00
LOCATION 0012	\$643.00

LOCATION 0013 - BUILDING 0001

Location: 5426 Ne Briarwood Dr, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



Owners Ins. Co.

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$473,000		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.041	\$194.00
Basic Group II	100%	\$2,500*		0.109	\$516.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.028	\$132.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$24.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$71.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0013 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$9.00
LOCATION 0013	\$946.00

**LOCATION 0014 - BUILDING 0001**

Location: 5430 Ne Briarwood Dr, Ankeny, IA 50021-9616

Occupied As: Condominium

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$474,100		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.033	\$156.00
Basic Group II	100%	\$2,500*		0.091	\$431.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.023	\$109.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$20.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$59.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0014 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$8.00
LOCATION 0014	\$783.00

LOCATION 0016 - BUILDING 0001

Location: 5623-5627 Ne Creekridge Dr, Ankeny, IA 50021-8701

Occupied As: Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331





Owners Ins. Co.

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$288,990		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.041	\$118.00
Basic Group II	100%	\$2,500*		0.109	\$315.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.028	\$81.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$14.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$43.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

## Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

## COMMERCIAL PROPERTY COVERAGE - LOCATION 0016 SUMMARY

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

LOCATION 0016

PREMIUM

\$6.00

\$577.00

## LOCATION 0017 - BUILDING 0001

Location: 5615-5619 Ne Creekridge Dr, Ankeny, IA 50021-8701

Occupied As: Townhome

Secured Interested Parties: None

## Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$289,900		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.041	\$119.00
Basic Group II	100%	\$2,500*		0.109	\$316.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.028	\$81.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$15.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$43.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0017 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	PREMIUM
	\$6.00
LOCATION 0017	\$580.00

LOCATION 0018 - BUILDING 0001

Location: 5517 Ne Creekridge Dr, Ankeny, IA 50021-8700

Occupied As: Townhome

Secured Interested Parties: None

Rating Information

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331



Owners Ins. Co.

Issued 03-17-2025

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

 Company POLICY NUMBER 244607-39296143-25  
 Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$274,990		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.041	\$113.00
Basic Group II	100%	\$2,500*		0.109	\$300.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.028	\$77.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$14.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$41.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0018 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$5.00
LOCATION 0018	\$550.00

**LOCATION 0019 - BUILDING 0001**

Location: 5521 Ne Creekridge Dr, Ankeny, IA 50021-8700

Occupied As: Townhome

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.163

County: Polk

Construction: Frame

Class Code: 0331

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

Company Bill POLICY NUMBER 244607-39296143-25  
39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$274,990		
Causes of Loss					
Basic Group I	100%	\$2,500*		0.041	\$113.00
Basic Group II	100%	\$2,500*		0.109	\$300.00
Windstorm/Hail	100%	5% *			Included
Special	100%	\$2,500*		0.028	\$77.00
Theft	100%	\$2,500*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.009					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$14.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$41.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$60,000		Included
Coverage C-Increased Cost		\$2,500	\$60,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59350 (01-15)	54833 (07-08)	IL0276 (06-89)	IL0003 (07-02)	IL0022 (05-87)
CP0197 (11-05)	CP0151 (02-03)	64224 (01-16)	59325 (12-19)	64326 (07-19)
64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54754 (12-00)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0019 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54833, 59390	\$5.00
LOCATION 0019	\$550.00

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

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



Owners Ins. Co.

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

COVERAGE	LIMITS OF INSURANCE
<b>COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT</b>	
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)	55028 (05-17)	CG2004 (11-85)	CG2167 (12-04)	IL0021 (07-02)
CG2648 (06-08)	59325 (12-19)	CG0001 (04-13)	IL0276 (06-89)	IL0017 (11-85)
55537 (05-17)	55513 (05-17)	55029 (05-17)	CG2132 (05-09)	CG2147 (12-07)
55885 (05-17)	59390 (11-20)			

**LOCATION 0001 - BUILDING 0001**

Location: 5401 Ne Briarwood Dr # 5405, Ankeny, IA 50021-9616

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Commercial General Liability Plus Endorsement Included At 7.5% Of The Premises Operation Premium	00501	Prem/Op	Prem/Op Prem Included	Included	Included
Hired Auto & Non-Owned Liability	04001	Auto	Flat Charge		\$83.00
Condominiums - Residential - (Association Risk Only)	62003	Prem/Op Prod/Comp Op	Units 2 2	Each 1 33.937 4.880	\$68.00 \$10.00

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

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

LOCATION 0001

PREMIUM

\$2.00

\$163.00



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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

### LOCATION 0002 - BUILDING 0001

Location: 5409 Ne Briarwood Dr # 5413, Ankeny, IA 50021-9616

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

### COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0002 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
	\$1.00
LOCATION 0002	\$79.00

### LOCATION 0003 - BUILDING 0001

Location: 5417 Ne Briarwood Dr # 5421, Ankeny, IA 50021-9616

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

### COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0003 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
	\$1.00
LOCATION 0003	\$79.00

### LOCATION 0004 - BUILDING 0001

Location: 5425 Ne Briarwood Dr # 5429, Ankeny, IA 50021-9616

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

### COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0004 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
	\$1.00
LOCATION 0004	\$79.00



Owners Ins. Co.

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

**LOCATION 0005 - BUILDING 0001****Location:** 5523 Ne Briarwood Dr # 5527, Ankeny, IA 50021-9617**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

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

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

**LOCATION 0005****PREMIUM**

\$1.00

**\$79.00****LOCATION 0006 - BUILDING 0001****Location:** 5418 Ne Briarwood Dr # 5422, Ankeny, IA 50021-9616**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

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

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

**LOCATION 0006****PREMIUM**

\$1.00

**\$79.00****LOCATION 0007 - BUILDING 0001****Location:** 5410 Ne Briarwood Dr # 5414, Ankeny, IA 50021-9616**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0007 SUMMARY**

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

**LOCATION 0007****PREMIUM**

\$1.00

**\$79.00**

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

### LOCATION 0008 - BUILDING 0001

Location: 5433 Ne Briarwood Dr # 5511, Ankeny, IA 50021-9616

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

### COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0008 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
	\$1.00
LOCATION 0008	\$79.00

### LOCATION 0009 - BUILDING 0001

Location: 5515 Ne Briarwood Dr # 5519, Ankeny, IA 50021-9617

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

### COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0009 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
	\$1.00
LOCATION 0009	\$79.00

### LOCATION 0010 - BUILDING 0001

Location: 5402 Ne Briarwood Dr # 5406, Ankeny, IA 50021-9616

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

### COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0010 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
	\$1.00
LOCATION 0010	\$79.00



Owners Ins. Co.

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

**LOCATION 0011 - BUILDING 0001****Location:** 5502 Ne Creekridge Dr # 5506, Ankeny, IA 50021-8700**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0011 SUMMARY**

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

**LOCATION 0011****PREMIUM**

\$1.00

**\$79.00****LOCATION 0012 - BUILDING 0001****Location:** 5607-5611 Ne Creekridge Dr, Ankeny, IA 50021-8701**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	1	33.937	\$34.00
		Prod/Comp Op	1	4.880	\$5.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0012 SUMMARY**

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

**LOCATION 0012****PREMIUM**

INCLUDED

**\$39.00****LOCATION 0013 - BUILDING 0001****Location:** 5426 Ne Briarwood Dr, Ankeny, IA 50021-9616**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	1	33.937	\$34.00
		Prod/Comp Op	1	4.880	\$5.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0013 SUMMARY**

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

**LOCATION 0013****PREMIUM**

INCLUDED

**\$39.00**

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

### LOCATION 0014 - BUILDING 0001

Location: 5430 Ne Briarwood Dr, Ankeny, IA 50021-9616

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	1	33.937	\$34.00
		Prod/Comp Op	1	4.880	\$5.00

### COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0014 SUMMARY

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

LOCATION 0014

PREMIUM

INCLUDED

\$39.00

### LOCATION 0016 - BUILDING 0001

Location: 5623-5627 Ne Creekridge Dr, Ankeny, IA 50021-8701

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	1	33.937	\$34.00
		Prod/Comp Op	1	4.880	\$5.00

### COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0016 SUMMARY

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

LOCATION 0016

PREMIUM

INCLUDED

\$39.00

### LOCATION 0017 - BUILDING 0001

Location: 5615-5619 Ne Creekridge Dr, Ankeny, IA 50021-8701

Territory: 003

County: Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

### COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0017 SUMMARY

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

LOCATION 0017

PREMIUM

\$1.00

\$79.00





Owners Ins. Co.

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

Company POLICY NUMBER 244607-39296143-25  
Bill 39-46-IA-2404

INSURED NORTHGATE EAST TOWNHOME OWNERS ASSO

Term 04-20-2025 to 04-20-2026

**LOCATION 0018 - BUILDING 0001****Location:** 5517 Ne Creekridge Dr, Ankeny, IA 50021-8700**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0018 SUMMARY**

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

**LOCATION 0018**

**PREMIUM**  
\$1.00  
**\$79.00**

**LOCATION 0019 - BUILDING 0001****Location:** 5521 Ne Creekridge Dr, Ankeny, IA 50021-8700**Territory:** 003**County:** Polk

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	2	33.937	\$68.00
		Prod/Comp Op	2	4.880	\$10.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0019 SUMMARY**

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

**LOCATION 0019**

**PREMIUM**  
\$1.00  
**\$79.00**