

54643 (01-90)

Entity: Corporation

PROPERTY COVERAGES - ALL DESCRIBED LOCATIONS

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
SPECIAL COVERAGE FORM TERRORISM - CERTIFIED ACTS			\$494.22	

BUSINESS LIABILITY PROTECTION

COVERAGE	LIMIT	PREMIUM	CHANGE
AGGREGATE LIMIT	\$2,000,000	\$4,934.76	
(Other than Products - Completed Operations)			
LIABILITY AND MEDICAL EXPENSE	\$1,000,000	Included	
Personal Injury	Included	Included	
ASSOCIATION DIRECTORS & OFFICERS EACH OCCURRENCE	\$1,000,000	\$167.46	
ASSOCIATION DIRECTORS & OFFICERS AGGREGATE	\$1,000,000	Included	
TERRORISM - CERTIFIED ACTS		\$55.61	
BUSINESSOWNERS LIABILITY PLUS		\$459.20	
Fire, Lightning, Explosion, Smoke, And Water Damage Legal Liability	\$300,000	Included	
Hired Auto & Non-Owned Auto Liability	\$1,000,000	Included	
Medical Expenses - Per Person	\$10,000	Included	
Products - Completed Operations Aggregate	\$2,000,000	Included	
Blanket Additional Insured - Lessor of Leased Equipment	Included	Included	
Blanket Additional Insured - Managers or Lessors of Premises	Included	Included	
Blanket Waiver of Subrogation	Included	Included	

OWNERS INS. CO.

Issued 12-12-2024

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

Broadened Knowledge of Occurrence	Included	Included
Broadened Supplementary Payments Coverage	Included	Included
Extended Watercraft Coverage	Included	Included
Newly Formed or Acquired Organizations	Included	Included
Personal Injury Extension Coverage	Included	Included

Forms that apply to all locations:

54521 (07-12) BP0002 (01-87) BP0006 (01-87) 54961 (11-11) BP0009 (01-87)
 54679 (12-20) 54709 (04-10) 54098 (05-07) 54319 (04-20) 54867 (03-08)
 54656 (08-91) 54088 (09-09) 64728 (02-14) 54383 (02-12) 64776 (01-16)
 64839 (07-19) 64855 (04-20) 64866 (12-20) 54254 (04-02) 54617 (02-08)
 54353 (10-08)

INSURED DRUID HILL

Term 02-01-2025 to 02-01-2026

STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

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

COVERAGE	LIMIT
ACCOUNTS RECEIVABLE	\$100,000
ARSON REWARD	\$7,500
BAILEES COVERAGE	\$5,000
	\$2,500 PER ITEM
BUILDING GLASS COVERAGE	SEE FORM
BUSINESS PERSONAL PROPERTY - EXPANDED COVERAGE	UP TO 1,000 FT
BUSINESS PERSONAL PROPERTY AT FAIRS OR EXHIBITIONS	\$5,000
BUSINESS PERSONAL PROPERTY AT NEWLY ACQUIRED PREMISES	\$500,000 FOR 90 DAYS
BUSINESS PERSONAL PROPERTY IN TRANSIT	\$25,000
BUSINESS PERSONAL PROPERTY OFF PREMISES	\$25,000
DEBRIS REMOVAL	\$25,000
ELECTRONIC EQUIPMENT UNSCHEDULED EQUIPMENT	\$25,000
ELECTRICAL DISTURBANCE (SEE FORM FOR DEDUCTIBLE)	\$25,000
MECHANICAL BREAKDOWN	\$25,000
BUSINESS INCOME AND EXTRA EXPENSE	\$100,000
MEDIA	\$25,000
TRANSPORTATION	\$25,000
EMPLOYEE DISHONESTY	\$15,000

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 07-0175-00 MKT TERR 030 Bill 39-57-IA-1102 INSURED DRUID HILL Term 02-01-2025 to 02-01-2026

FINE ARTS, COLLECTIBLES, AND MEMORABILIA	\$10,000
	\$2,500 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE*	\$5,000
*NOT AVAILABLE IN AZ	
FIRE EXTINGUISHER AND FIRE SUPPRESSION SYSTEM RECHARGE	\$10,000
FORGERY AND ALTERATION	\$10,000
MONEY & SECURITIES INSIDE PREMISES	\$15,000
MONEY & SECURITIES OUTSIDE PREMISES	\$15,000
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY	\$1,000,000 FOR 90 DAYS
OFF-PREMISES UTILITY SERVICE FAILURE	\$50,000
*BUSINESS INCOME/EXTRA EXPENSE LIMITED TO \$10,000 IN AL, NC, AND SC	
ORDINANCE OR LAW	
COVERAGE A, B AND C COMBINED	\$50,000
OUTDOOR PROPERTY	\$10,000
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM

STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

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

LOCATION 0001

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

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$113.36	

OWNERS INS. CO.			Issued		12-12-2024
AGENCY	THE DANA COMPANY		Company	POLICY NUMBER	48-703-278-00
	07-0175-00		Bill		39-57-IA-1102
	MKT TERR 030				
	Tier: Standard				
	TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 59350, 59390, 54309					
Total Building Blanket Limit of Insurance			\$1,449,100		

Forms that apply to this location:					
54661	(08-91)	54238	(12-01)	IL0276	(06-89)
54244	(05-07)	54366	(04-08)	54604	(07-88)
59350	(01-15)	54309	(09-19)	54991	(12-11)
				54094	(11-19)
				54584	(06-08)

LOCATION 0001 - BUILDING 0001				
COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$1,449,100	\$2,564.78	
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	1%	Included		
Adjusted Value Factor 0.0100				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$91.06	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

Forms that apply to this building:

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

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$1,449,100	\$2,564.78	
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	1%	Included		
Adjusted Value Factor 0.0100				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	

OWNERS INS. CO.

Issued 12-12-2024

AGENCY THE DANA COMPANY Company POLICY NUMBER 48-703-278-00
 07-0175-00 MKT TERR 030 Bill 39-57-IA-1102 INSURED DRUID HILL Term 02-01-2025 to 02-01-2026

EQUIPMENT BREAKDOWN	\$15,000	See Form	\$91.06
COVERAGE PACKAGE: PROPERTY PLUS			Included
Tier: Standard			
* This deductible will apply separately to each building.			

Class Code: 65143 Construction: Frame, Non-Sprinklered
 Program: Premier Condominium Protection Class: 02
 Liability Rate Number: 00 Territory: 001 Polk County
 Burglary Rate Group: 00 Construction Year: 2010

LOCATION 0002**Location:** 2814 Druid Hill Dr # 2816, Des Moines, IA 50315-1845

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$113.36	
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 59350, 59390, 54309				
Total Building Blanket Limit of Insurance		\$1,449,100		

Forms that apply to this location:

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

LOCATION 0002 - BUILDING 0001

Forms that apply to this building:

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

Secured Interested Parties: None**Rating Information**

Occupancy: 2 Unit Condominium

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$2,463,600	\$4,961.77	
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	1%	Included		
Adjusted Value Factor 0.0100				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	

OWNERS INS. CO.

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 07-0175-00 MKT TERR 030 Bill 39-57-IA-1102 INSURED DRUID HILL Term 02-01-2025 to 02-01-2026

EQUIPMENT BREAKDOWN	\$15,000	See Form	\$176.16
COVERAGE PACKAGE: PROPERTY PLUS			Included
Tier: Standard			
* This deductible will apply separately to each building.			

Class Code: 65143 Construction: Frame, Non-Sprinklered
 Program: Premier Condominium Protection Class: 02
 Liability Rate Number: 00 Territory: 001 Polk County
 Burglary Rate Group: 00 Construction Year: 2010

LOCATION 0003**Location:** 2820 Druid Hill Dr # 2826, Des Moines, IA 50315-1845

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$219.31	
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 59350, 59390, 54309				
Total Building Blanket Limit of Insurance		\$2,463,600		

Forms that apply to this location:

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

LOCATION 0003 - BUILDING 0001

Forms that apply to this building:

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

Secured Interested Parties: None**Rating Information**

Occupancy: 4 Unit Condominium

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$2,463,600	\$4,961.77	
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	1%	Included		
Adjusted Value Factor 0.0100				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	

EQUIPMENT BREAKDOWN	\$15,000	See Form	\$176.16
COVERAGE PACKAGE: PROPERTY PLUS			Included
Tier: Standard			
* This deductible will apply separately to each building.			

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 02

Territory: 001 Polk County

Construction Year: 2004

LOCATION 0004

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

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$219.31	
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 59350, 59390, 54309				
Total Building Blanket Limit of Insurance		\$2,463,600		

Forms that apply to this location:

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

LOCATION 0004 - BUILDING 0001

Forms that apply to this building:

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

Secured Interested Parties: None

Rating Information

Occupancy: 4 Unit Condominium

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Adjusted Value Factor 0.0100				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$227.95	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				
Windstorm or Hail Percentage Deductible	1%	Included		

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BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$3,188,000	\$6,420.74
Special Coverage Form Deductible	\$15,000	Included	

Class Code: 65143

Construction: Frame, Non-Sprinklered

Program: Premier Condominium

Protection Class: 02

Liability Rate Number: 00

Territory: 001 Polk County

Burglary Rate Group: 00

Construction Year: 2005

LOCATION 0005**Location:** 2840 Druid Hill Dr # 2846, Des Moines, IA 50315-1845

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$283.80	
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 59350, 59390, 54309				
Total Building Blanket Limit of Insurance		\$3,188,000		

Forms that apply to this location:

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

LOCATION 0005 - BUILDING 0001

Forms that apply to this building:

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

Secured Interested Parties: None**Rating Information**

Occupancy: 4 Unit Condominium

Adjusted Value Factor 0.0100			
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$227.95
COVERAGE PACKAGE: PROPERTY PLUS			Included
Tier: Standard			
* This deductible will apply separately to each building.			
Windstorm or Hail Percentage Deductible	1%	Included	

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Adjusted Value Factor 0.0100				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$227.95	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				
Windstorm or Hail Percentage Deductible	1%	Included		

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BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$3,188,000	\$6,420.74
Special Coverage Form Deductible	\$15,000	Included	

Class Code: 65143

Construction: Frame, Non-Sprinklered

Program: Premier Condominium

Protection Class: 02

Liability Rate Number: 00

Territory: 001 Polk County

Burglary Rate Group: 00

Construction Year: 1998

LOCATION 0006**Location:** 2850 Druid Hill Dr # 2856, Des Moines, IA 50315-1845

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$283.80	
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 59350, 59390, 54309				
Total Building Blanket Limit of Insurance		\$3,188,000		

Forms that apply to this location:

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

LOCATION 0006 - BUILDING 0001

Forms that apply to this building:

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

Secured Interested Parties: None**Rating Information**

Occupancy: 4 Unit Condominium

Adjusted Value Factor 0.0100			
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$227.95
COVERAGE PACKAGE: PROPERTY PLUS			Included
Tier: Standard			
* This deductible will apply separately to each building.			
Windstorm or Hail Percentage Deductible	1%	Included	

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Adjusted Value Factor 0.0100				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$227.95	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				
Windstorm or Hail Percentage Deductible	1%	Included		

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BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$3,188,000	\$6,420.74
Special Coverage Form Deductible	\$15,000	Included	

Class Code: 65143

Construction: Frame, Non-Sprinklered

Program: Premier Condominium

Protection Class: 02

Liability Rate Number: 00

Territory: 001 Polk County

Burglary Rate Group: 00

Construction Year: 1998

LOCATION 0007**Location:** 2860 Druid Hill Dr # 2866, Des Moines, IA 50315-1845

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$283.80	
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 59350, 59390, 54309				
Total Building Blanket Limit of Insurance		\$3,188,000		

Forms that apply to this location:

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

LOCATION 0007 - BUILDING 0001

Forms that apply to this building:

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

Secured Interested Parties: None**Rating Information**

Occupancy: 4 Unit Condominium

Adjusted Value Factor 0.0100			
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$227.95
COVERAGE PACKAGE: PROPERTY PLUS			Included
Tier: Standard			
* This deductible will apply separately to each building.			
Windstorm or Hail Percentage Deductible	1%	Included	

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Adjusted Value Factor 0.0100				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$227.95	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				
Windstorm or Hail Percentage Deductible	1%	Included		

OWNERS INS. CO.

Issued 12-12-2024

AGENCY THE DANA COMPANY Company POLICY NUMBER 48-703-278-00
 07-0175-00 MKT TERR 030 Bill 39-57-IA-1102 INSURED DRUID HILL Term 02-01-2025 to 02-01-2026

BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$3,188,000	\$6,420.74
Special Coverage Form Deductible	\$15,000	Included	

Class Code: 65143

Construction: Frame, Non-Sprinklered

Program: Premier Condominium

Protection Class: 02

Liability Rate Number: 00

Territory: 001 Polk County

Burglary Rate Group: 00

Construction Year: 1998

LOCATION 0008**Location:** 2870 Druid Hill Dr # 2876, Des Moines, IA 50315-1845

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$283.80	
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 59350, 59390, 54309				
Total Building Blanket Limit of Insurance		\$3,188,000		

Forms that apply to this location:

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

LOCATION 0008 - BUILDING 0001

Adjusted Value Factor 0.0100			
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$227.95
COVERAGE PACKAGE: PROPERTY PLUS			Included
Tier: Standard			
* This deductible will apply separately to each building.			
Windstorm or Hail Percentage Deductible	1%	Included	

OWNERS INS. CO.

Issued 12-12-2024

AGENCY THE DANA COMPANY Company POLICY NUMBER 48-703-278-00
 07-0175-00 MKT TERR 030 Bill 39-57-IA-1102 INSURED DRUID HILL Term 02-01-2025 to 02-01-2026

Forms that apply to this building:

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

Secured Interested Parties: None

Rating Information

Occupancy: 4 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 02

Territory: 001 Polk County

Construction Year: 1999

LOCATION 0009

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

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$26.61	
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 59350, 59390, 54309				
Total Building Blanket Limit of Insurance		\$233,600		

Forms that apply to this location:

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

LOCATION 0009 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$86,200	\$268.19	
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	1%	Included		
Adjusted Value Factor 0.0100				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$21.37	

OWNERS INS. CO.

Issued 12-12-2024

AGENCY THE DANA COMPANY Company POLICY NUMBER 48-703-278-00
 07-0175-00 MKT TERR 030 Bill 39-57-IA-1102 INSURED DRUID HILL Term 02-01-2025 to 02-01-2026

COVERAGE PACKAGE: PROPERTY PLUS												Included			
Tier: Standard															
* This deductible will apply separately to each building.															
Forms that apply to this building:															
54965	(05-11)	54658	(04-07)	54606	(01-90)	54499	(04-13)	54500	(04-13)						
54069	(08-00)	54340	(04-13)	54743	(08-00)	54750	(08-00)	54073	(08-00)						
54226	(08-00)	54752	(08-00)	54064	(08-00)	54072	(04-14)	54067	(08-00)						
54708	(01-07)	54062	(08-00)	54060	(02-06)	54070	(08-00)	54745	(08-00)						
54066	(08-00)	54065	(08-00)	54749	(08-10)	54068	(08-00)	54063	(03-13)						
54227	(08-00)	54341	(03-13)	54748	(08-00)	54228	(04-13)	54841	(03-17)						

Secured Interested Parties: None

Rating Information

Occupancy: Special Structures

Class Code: 65157

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 02

Territory: 001 Polk County

Construction Year: 1998

LOCATION 0009 - BUILDING 0002

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$17,200	\$34.58	
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	1%	Included		
Adjusted Value Factor 0.0100				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

Forms that apply to this building:

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

Secured Interested Parties: None

Rating Information

Occupancy: Special Structures

OWNERS INS. CO.

Issued 12-12-2024

AGENCY THE DANA COMPANY

Company POLICY NUMBER

48-703-278-00

07-0175-00 MKT TERR 030 Bill 39-57-IA-1102 INSURED DRUID HILL

Term 02-01-2025 to 02-01-2026

Class Code: 65157

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Non-Combustible, Non-Sprinklered

Protection Class: 02

Territory: 001 Polk County

Construction Year: 1998

LOCATION 0009 - BUILDING 0003

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$17,200	\$34.58	
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	1%	Included		
Adjusted Value Factor 0.0100				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

Forms that apply to this building:

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

Secured Interested Parties: None**Rating Information**

Occupancy: Special Structures

Class Code: 65157

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Non-Combustible, Non-Sprinklered

Protection Class: 02

Territory: 001 Polk County

Construction Year: 1998

LOCATION 0009 - BUILDING 0004

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$17,200	\$34.58	
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	1%	Included		

OWNERS INS. CO.

Issued 12-12-2024

AGENCY THE DANA COMPANY Company POLICY NUMBER 48-703-278-00
 07-0175-00 MKT TERR 030 Bill 39-57-IA-1102 INSURED DRUID HILL Term 02-01-2025 to 02-01-2026

Adjusted Value Factor 0.0100			
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included
EQUIPMENT BREAKDOWN	\$15,000	See Form	Included
COVERAGE PACKAGE: PROPERTY PLUS			Included
Tier: Standard			
* This deductible will apply separately to each building.			

Forms that apply to this building:

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

Secured Interested Parties: None

Rating Information

Occupancy: Special Structures

Class Code: 65157

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Non-Combustible, Non-Sprinklered

Protection Class: 02

Territory: 001 Polk County

Construction Year: 1998

LOCATION 0009 - BUILDING 0005

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$17,200	\$34.58	
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	1%	Included		
Adjusted Value Factor 0.0100				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54606 (01-90)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	54070 (08-00)	54745 (08-00)

OWNERS INS. CO.

Issued 12-12-2024

AGENCY THE DANA COMPANY Company POLICY NUMBER 48-703-278-00
 07-0175-00 MKT TERR 030 Bill 39-57-IA-1102 INSURED DRUID HILL Term 02-01-2025 to 02-01-2026

54066 (08-00) 54065 (08-00) 54749 (08-10) 54068 (08-00) 54063 (03-13)
 54227 (08-00) 54341 (03-13) 54748 (08-00) 54228 (04-13) 54841 (03-17)

Secured Interested Parties: None**Rating Information**

Occupancy: Special Structures

Class Code: 65157

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Non-Combustible, Non-Sprinklered

Protection Class: 02

Territory: 001 Polk County

Construction Year: 1998

LOCATION 0009 - BUILDING 0006

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$78,600	\$195.39	
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	1%	Included		
Adjusted Value Factor 0.0100				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

Forms that apply to this building:

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

Secured Interested Parties: None**Rating Information**

Occupancy: Special Structures

Class Code: 65157

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Non-Combustible, Non-Sprinklered

Protection Class: 02

Territory: 001 Polk County

Construction Year: 1998

LOCATION 0010**Location:** 2804-2806 Druid Hill Dr, Des Moines, IA 50315-1845

OWNERS INS. CO.

Issued 12-12-2024

AGENCY THE DANA COMPANY Company POLICY NUMBER 48-703-278-00
 07-0175-00 MKT TERR 030 Bill 39-57-IA-1102 INSURED DRUID HILL Term 02-01-2025 to 02-01-2026

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$102.82	
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 59350, 59390, 54309				
Total Building Blanket Limit of Insurance		\$1,449,100		

Forms that apply to this location:

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

LOCATION 0010 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$1,449,100	\$2,326.26	
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	1%	Included		
Adjusted Value Factor 0.0100				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$82.59	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

Forms that apply to this building:

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

Occupied As: 2804-2806 DRUID HILL DR, DM, IA 50315**Secured Interested Parties:** None**Rating Information**

Occupancy: 2 Unit Condominium

Class Code: 65143

Construction: Frame, Non-Sprinklered

OWNERS INS. CO.

Issued 12-12-2024

AGENCY THE DANA COMPANY Company POLICY NUMBER 48-703-278-00
 07-0175-00 MKT TERR 030 Bill 39-57-IA-1102 INSURED DRUID HILL Term 02-01-2025 to 02-01-2026

Program: Premier Condominium
 Liability Rate Number: 00
 Burglary Rate Group: 00

Protection Class: 02
 Territory: 001 Polk County
 Construction Year: 2012

LOCATION 0011**Location:** 2800-2802 Druid Hill Dr, Des Moines, IA 50315-1845

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$93.23	
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 59350, 59390, 54309				
Total Building Blanket Limit of Insurance		\$1,449,100		

Forms that apply to this location:

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

LOCATION 0011 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET	\$15,000*	\$1,449,100	\$2,109.17	
Special Coverage Form Deductible	\$15,000	Included		
Windstorm or Hail Percentage Deductible	1%	Included		
Adjusted Value Factor 0.0100				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$15,000	See Form	\$74.88	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				
* This deductible will apply separately to each building.				

Forms that apply to this building:

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

Secured Interested Parties: None**Rating Information**

OWNERS INS. CO.

Issued 12-12-2024

AGENCY
THE DANA COMPANY
07-0175-00 MKT TERR 030 Bill 39-57-IA-1102 INSURED DRUID HILL

Company
POLICY NUMBER
48-703-278-00
Term 02-01-2025 to 02-01-2026

Occupancy: 2 Unit Condominium
Class Code: 65143
Program: Premier Condominium
Liability Rate Number: 00 Burglary
Rate Group: 00

Construction: Frame, Non-Sprinklered
Protection Class: 02
Territory: 001 Polk County Construction
Year: 2014

	TERM	CHANGE
TOTAL POLICY PREMIUM	\$55,532.92	
PAID IN FULL DISCOUNT APPLIES		

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

Merit Rating Discount of 15% Applies

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