



Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
**BKS (18) 57 23 36 47**  
Policy Period:  
**From 06/01/2017 To 06/01/2018**  
12:01 am Standard Time  
at Insured Mailing Location

**Commercial Property  
Declarations -Revised**

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF CHARGES**

<b>Explanation of Charges</b>	<b>DESCRIPTION</b>	<b>PREMIUM</b>
	<b>Property Schedule Totals</b>	<b>\$23,142.00</b>
	<b>KY Municipal Town Tax</b>	<b>\$2,690.66</b>
	<b>KY Dept. of Revenue Surcharge</b>	<b>\$421.24</b>
	<b>Certified Acts of Terrorism Coverage</b>	<b>\$255.00</b>

**Total Advance Charges: \$26,508.90**  
*Note: This is not a bill*

To report a claim, call your Agent or 1-800-362-0000

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Coverage Is Provided In:  
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Policy Number:  
**BKS (18) 57 23 36 47**  
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**Commercial Property**  
**Declarations Schedule -Revised**

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

Insurance at the described premises applies only for coverages for which a limit of insurance is shown. Optional coverages apply only when entries are made in this schedule.

0001 1684 Victory Ct, Prospect, KY 40059-9175

**Property**  
**Characteristics**

**Description:**

**Construction:** Frame

**Building**  
**Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost	<b>\$800,000</b>
Coinsurance	<b>80%</b>
Inflation Guard - Annual Increase	<b>2%</b>
<b>Covered Causes of Loss</b>	
Special Form - Including Theft	
Earthquake and Volcanic Eruption including Masonry Veneer	
Deductible - All Covered Causes of Loss Unless Otherwise Stated	<b>\$5,000</b>
Deductible - Earthquake and Volcanic Eruption	<b>5%</b>

**Premium** **\$1,208.00**

To report a claim, call your Agent or 1-800-362-0000

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Coverage Is Provided In:  
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**Commercial Property  
Declarations Schedule -Revised**

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

0002 1680 Victory Ct, Prospect, KY 40059-9175

**Property  
Characteristics**

**Description:**

**Construction:** Frame

**Building  
Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost **\$800,000**

Coinsurance **80%**

Inflation Guard - Annual Increase **2%**

**Covered Causes of Loss**

Special Form - Including Theft

Deductible - All Covered Causes of Loss Unless Otherwise Stated **\$5,000**

**Premium \$992.00**

0003 1676 Victory Ct, Prospect, KY 40059-9175

**Property  
Characteristics**

**Description:**

**Construction:** Frame

To report a claim, call your Agent or 1-800-362-0000

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Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
**BKS (18) 57 23 36 47**  
Policy Period:  
**From 06/01/2017 To 06/01/2018**  
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at Insured Mailing Location

**Commercial Property**  
**Declarations Schedule -Revised**

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

*Continuation of 1676 Victory Ct, Prospect, KY 40059-9175*

**Building  
Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost	<b>\$800,000</b>
Coinsurance	<b>80%</b>
Inflation Guard - Annual Increase	<b>2%</b>

**Covered Causes of Loss**

Special Form - Including Theft

Deductible - All Covered Causes of Loss Unless Otherwise Stated	<b>\$5,000</b>
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**Premium \$992.00**

*0004 1672 Victory Ct, Prospect, KY 40059-9175*

**Property  
Characteristics**

**Description:**

**Construction:** Frame

To report a claim, call your Agent or 1-800-362-0000

DS 70 23 01 08



Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
**BKS (18) 57 23 36 47**  
Policy Period:  
**From 06/01/2017 To 06/01/2018**  
12:01 am Standard Time  
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**Commercial Property**  
**Declarations Schedule -Revised**

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

*Continuation of 1672 Victory Ct, Prospect, KY 40059-9175*

**Building Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost	<b>\$800,000</b>
Coinsurance	<b>80%</b>
Inflation Guard - Annual Increase	<b>2%</b>

**Covered Causes of Loss**

Special Form - Including Theft	
Deductible - All Covered Causes of Loss Unless Otherwise Stated	<b>\$5,000</b>

**Premium \$992.00**

*0005 1668 Victory Ct, Prospect, KY 40059-9175*

**Property Characteristics**

**Description:**

**Construction:** Frame

To report a claim, call your Agent or 1-800-362-0000

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Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
**BKS (18) 57 23 36 47**  
Policy Period:  
**From 06/01/2017 To 06/01/2018**  
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**Commercial Property**  
**Declarations Schedule -Revised**

Named Insured	Agent
ROSE ISLAND RIVERSIDE CONDOMINIUMS, INC.	(502) 909-0920 MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

*Continuation of 1668 Victory Ct, Prospect, KY 40059-9175*

**Building Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost	<b>\$800,000</b>
Coinsurance	<b>80%</b>
Inflation Guard - Annual Increase	<b>2%</b>

**Covered Causes of Loss**

Special Form - Including Theft

Deductible - All Covered Causes of Loss Unless Otherwise Stated	<b>\$5,000</b>
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**Premium \$992.00**

*0006 1664 Victory Ct, Prospect, KY 40059-9175*

**Property Characteristics**

**Description:**

**Construction:** Frame

To report a claim, call your Agent or 1-800-362-0000

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Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
**BKS (18) 57 23 36 47**  
Policy Period:  
**From 06/01/2017 To 06/01/2018**  
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at Insured Mailing Location

**Commercial Property**  
**Declarations Schedule -Revised**

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

*Continuation of 1664 Victory Ct, Prospect, KY 40059-9175*

**Building Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost	<b>\$800,000</b>
Coinsurance	<b>80%</b>
Inflation Guard - Annual Increase	<b>2%</b>

**Covered Causes of Loss**

Special Form - Including Theft	
Deductible - All Covered Causes of Loss Unless Otherwise Stated	<b>\$5,000</b>

**Premium \$992.00**

*0007 1660 Victory Ct, Prospect, KY 40059-9175*

**Property Characteristics**

**Description:**

**Construction:** Frame

To report a claim, call your Agent or 1-800-362-0000

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Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
**BKS (18) 57 23 36 47**  
Policy Period:  
**From 06/01/2017 To 06/01/2018**  
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at Insured Mailing Location

**Commercial Property**  
**Declarations Schedule -Revised**

Named Insured	Agent
ROSE ISLAND RIVERSIDE CONDOMINIUMS, INC.	(502) 909-0920 MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

*Continuation of 1660 Victory Ct, Prospect, KY 40059-9175*

**Building Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost	<b>\$800,000</b>
Coinsurance	<b>80%</b>
Inflation Guard - Annual Increase	<b>2%</b>

**Covered Causes of Loss**

Special Form - Including Theft

Deductible - All Covered Causes of Loss Unless Otherwise Stated	<b>\$5,000</b>
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**Premium \$992.00**

*0008 1656 Victory Ct, Prospect, KY 40059-9175*

**Property Characteristics**

**Description:**

**Construction:** Frame

To report a claim, call your Agent or 1-800-362-0000

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Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
**BKS (18) 57 23 36 47**  
Policy Period:  
**From 06/01/2017 To 06/01/2018**  
12:01 am Standard Time  
at Insured Mailing Location

**Commercial Property**  
**Declarations Schedule -Revised**

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

*Continuation of 1656 Victory Ct, Prospect, KY 40059-9175*

**Building Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost	<b>\$800,000</b>
Coinsurance	<b>80%</b>
Inflation Guard - Annual Increase	<b>2%</b>

**Covered Causes of Loss**

Special Form - Including Theft	
Deductible - All Covered Causes of Loss Unless Otherwise Stated	<b>\$5,000</b>

**Premium \$992.00**

*0009 1652 Victory Ct, Prospect, KY 40059-9175*

**Property Characteristics**

**Description:**

**Construction:** Frame

To report a claim, call your Agent or 1-800-362-0000

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Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
**BKS (18) 57 23 36 47**  
Policy Period:  
**From 06/01/2017 To 06/01/2018**  
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**Commercial Property**  
**Declarations Schedule -Revised**

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

*Continuation of 1652 Victory Ct, Prospect, KY 40059-9175*

**Building  
Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost	<b>\$800,000</b>
Coinsurance	<b>80%</b>
Inflation Guard - Annual Increase	<b>2%</b>

**Covered Causes of Loss**

Special Form - Including Theft

Deductible - All Covered Causes of Loss Unless Otherwise Stated	<b>\$5,000</b>
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**Premium \$992.00**

*0010 1648 Victory Ct, Prospect, KY 40059-9175*

**Property  
Characteristics**

**Description:**

**Construction:** Frame

To report a claim, call your Agent or 1-800-362-0000

DS 70 23 01 08



Coverage Is Provided In:  
Ohio Security Insurance Company

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**BKS (18) 57 23 36 47**  
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**Commercial Property**  
**Declarations Schedule -Revised**

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

*Continuation of 1648 Victory Ct, Prospect, KY 40059-9175*

**Building Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost	<b>\$800,000</b>
Coinsurance	<b>80%</b>
Inflation Guard - Annual Increase	<b>2%</b>

**Covered Causes of Loss**

Special Form - Including Theft	
Deductible - All Covered Causes of Loss Unless Otherwise Stated	<b>\$5,000</b>

**Premium \$992.00**

*0011 1644 Victory Ct, Prospect, KY 40059-9175*

**Property Characteristics**

**Description:**

**Construction:** Frame

To report a claim, call your Agent or 1-800-362-0000

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Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
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**Commercial Property**  
**Declarations Schedule -Revised**

Named Insured	Agent
ROSE ISLAND RIVERSIDE CONDOMINIUMS, INC.	(502) 909-0920 MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

*Continuation of 1644 Victory Ct, Prospect, KY 40059-9175*

**Building Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost	<b>\$800,000</b>
Coinsurance	<b>80%</b>
Inflation Guard - Annual Increase	<b>2%</b>

**Covered Causes of Loss**

Special Form - Including Theft

Deductible - All Covered Causes of Loss Unless Otherwise Stated	<b>\$5,000</b>
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**Premium \$992.00**

*0012 1640 Victory Ct, Prospect, KY 40059-9175*

**Property Characteristics**

**Description:**

**Construction:** Frame

To report a claim, call your Agent or 1-800-362-0000

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Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
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**Commercial Property**  
**Declarations Schedule -Revised**

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

*Continuation of 1640 Victory Ct, Prospect, KY 40059-9175*

**Building Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost	<b>\$800,000</b>
Coinsurance	<b>80%</b>
Inflation Guard - Annual Increase	<b>2%</b>

**Covered Causes of Loss**

Special Form - Including Theft	
Deductible - All Covered Causes of Loss Unless Otherwise Stated	<b>\$5,000</b>

**Premium \$992.00**

*0013 1636 Victory Ct, Prospect, KY 40059-9175*

**Property Characteristics**

**Description:**

**Construction:** Frame

To report a claim, call your Agent or 1-800-362-0000

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Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
**BKS (18) 57 23 36 47**  
Policy Period:  
**From 06/01/2017 To 06/01/2018**  
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**Declarations Schedule -Revised**

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

*Continuation of 1636 Victory Ct, Prospect, KY 40059-9175*

**Building  
Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost	<b>\$800,000</b>
Coinsurance	<b>80%</b>
Inflation Guard - Annual Increase	<b>2%</b>

**Covered Causes of Loss**

Special Form - Including Theft

Deductible - All Covered Causes of Loss Unless Otherwise Stated	<b>\$5,000</b>
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**Premium \$992.00**

*0014 1632 Victory Ct, Prospect, KY 40059-9175*

**Property  
Characteristics**

**Description:**

**Construction:** Frame

To report a claim, call your Agent or 1-800-362-0000

DS 70 23 01 08



Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
**BKS (18) 57 23 36 47**  
Policy Period:  
**From 06/01/2017 To 06/01/2018**  
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**Commercial Property**  
**Declarations Schedule -Revised**

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

*Continuation of 1632 Victory Ct, Prospect, KY 40059-9175*

**Building Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost	<b>\$800,000</b>
Coinsurance	<b>80%</b>
Inflation Guard - Annual Increase	<b>2%</b>

**Covered Causes of Loss**

Special Form - Including Theft	
Deductible - All Covered Causes of Loss Unless Otherwise Stated	<b>\$5,000</b>

**Premium \$992.00**

*0015 1628 Victory Ct, Prospect, KY 40059-9175*

**Property Characteristics**

**Description:**

**Construction:** Frame

To report a claim, call your Agent or 1-800-362-0000

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Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
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**Commercial Property**  
**Declarations Schedule -Revised**

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

*Continuation of 1628 Victory Ct, Prospect, KY 40059-9175*

**Building Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost	<b>\$800,000</b>
Coinsurance	<b>80%</b>
Inflation Guard - Annual Increase	<b>2%</b>

**Covered Causes of Loss**

Special Form - Including Theft

Deductible - All Covered Causes of Loss Unless Otherwise Stated	<b>\$5,000</b>
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**Premium \$992.00**

*0016 1624 Victory Ct, Prospect, KY 40059-9175*

**Property Characteristics**

**Description:**

**Construction:** Frame

To report a claim, call your Agent or 1-800-362-0000

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Coverage Is Provided In:  
Ohio Security Insurance Company

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**Commercial Property**  
**Declarations Schedule -Revised**

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

*Continuation of 1624 Victory Ct, Prospect, KY 40059-9175*

**Building Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost	<b>\$800,000</b>
Coinsurance	<b>80%</b>
Inflation Guard - Annual Increase	<b>2%</b>

**Covered Causes of Loss**

Special Form - Including Theft	
Deductible - All Covered Causes of Loss Unless Otherwise Stated	<b>\$5,000</b>

**Premium \$992.00**

*0017 1620 Victory Ct, Prospect, KY 40059-9175*

**Property Characteristics**

**Description:**

**Construction:** Frame

To report a claim, call your Agent or 1-800-362-0000

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Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
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**From 06/01/2017 To 06/01/2018**  
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**Commercial Property**  
**Declarations Schedule -Revised**

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

*Continuation of 1620 Victory Ct, Prospect, KY 40059-9175*

**Building  
Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost	<b>\$800,000</b>
Coinsurance	<b>80%</b>
Inflation Guard - Annual Increase	<b>2%</b>

**Covered Causes of Loss**

Special Form - Including Theft

Deductible - All Covered Causes of Loss Unless Otherwise Stated	<b>\$5,000</b>
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**Premium \$992.00**

*0018 1616 Victory Ct, Prospect, KY 40059-9175*

**Property  
Characteristics**

**Description:**

**Construction:** Frame

To report a claim, call your Agent or 1-800-362-0000

DS 70 23 01 08



Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
**BKS (18) 57 23 36 47**  
Policy Period:  
**From 06/01/2017 To 06/01/2018**  
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**Commercial Property**  
**Declarations Schedule -Revised**

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

*Continuation of 1616 Victory Ct, Prospect, KY 40059-9175*

**Building Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost	<b>\$800,000</b>
Coinsurance	<b>80%</b>
Inflation Guard - Annual Increase	<b>2%</b>

**Covered Causes of Loss**

Special Form - Including Theft	
Deductible - All Covered Causes of Loss Unless Otherwise Stated	<b>\$5,000</b>

**Premium \$992.00**

*0019 1612 Victory Ct, Prospect, KY 40059-9175*

**Property Characteristics**

**Description:**

**Construction:** Frame

To report a claim, call your Agent or 1-800-362-0000

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Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
**BKS (18) 57 23 36 47**  
Policy Period:  
**From 06/01/2017 To 06/01/2018**  
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at Insured Mailing Location

**Commercial Property**  
**Declarations Schedule -Revised**

Named Insured	Agent
ROSE ISLAND RIVERSIDE CONDOMINIUMS, INC.	(502) 909-0920 MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

*Continuation of 1612 Victory Ct, Prospect, KY 40059-9175*

**Building Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost	<b>\$800,000</b>
Coinsurance	<b>80%</b>
Inflation Guard - Annual Increase	<b>2%</b>

**Covered Causes of Loss**

Special Form - Including Theft

Deductible - All Covered Causes of Loss Unless Otherwise Stated	<b>\$5,000</b>
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**Premium \$992.00**

*0020 1608 Victory Ct, Prospect, KY 40059-9175*

**Property Characteristics**

**Description:**

**Construction:** Frame

To report a claim, call your Agent or 1-800-362-0000

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Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
**BKS (18) 57 23 36 47**  
Policy Period:  
**From 06/01/2017 To 06/01/2018**  
12:01 am Standard Time  
at Insured Mailing Location

**Commercial Property**  
**Declarations Schedule -Revised**

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

*Continuation of 1608 Victory Ct, Prospect, KY 40059-9175*

**Building Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost	<b>\$800,000</b>
Coinsurance	<b>80%</b>
Inflation Guard - Annual Increase	<b>2%</b>

**Covered Causes of Loss**

Special Form - Including Theft	
Deductible - All Covered Causes of Loss Unless Otherwise Stated	<b>\$5,000</b>

**Premium \$992.00**

*0021 1604 Victory Ct, Prospect, KY 40059-9175*

**Property Characteristics**

**Description:**

**Construction:** Frame

To report a claim, call your Agent or 1-800-362-0000

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Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
**BKS (18) 57 23 36 47**  
Policy Period:  
**From 06/01/2017 To 06/01/2018**  
12:01 am Standard Time  
at Insured Mailing Location

**Commercial Property**  
**Declarations Schedule -Revised**

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

*Continuation of 1604 Victory Ct, Prospect, KY 40059-9175*

**Building  
Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost	<b>\$800,000</b>
Coinsurance	<b>80%</b>
Inflation Guard - Annual Increase	<b>2%</b>

**Covered Causes of Loss**

Special Form - Including Theft

Deductible - All Covered Causes of Loss Unless Otherwise Stated	<b>\$5,000</b>
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**Premium \$992.00**

*0022 1600 Victory Ct, Prospect, KY 40059-9175*

**Property  
Characteristics**

**Description:**

**Construction:** Frame

**To report a claim, call your Agent or 1-800-362-0000**

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Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
**BKS (18) 57 23 36 47**  
Policy Period:  
**From 06/01/2017 To 06/01/2018**  
12:01 am Standard Time  
at Insured Mailing Location

**Commercial Property**  
**Declarations Schedule -Revised**

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF PROPERTY COVERAGES - BY LOCATION**

*Continuation of 1600 Victory Ct, Prospect, KY 40059-9175*

**Building Coverage**

**Occupancy:** Condominiums-Residential - (Association Risk Only) -  
Without Mercantile Occupancies - Up To 10 Units

**Description**

Limit of Insurance - Replacement Cost	<b>\$800,000</b>
Coinsurance	<b>80%</b>
Inflation Guard - Annual Increase	<b>2%</b>

**Covered Causes of Loss**

Special Form - Including Theft	
Deductible - All Covered Causes of Loss Unless Otherwise Stated	<b>\$5,000</b>

**Premium \$992.00**

**SUMMARY OF OTHER PROPERTY COVERAGES**

**Property Extension Endorsement**

**Description**

Custom Protector Core Endorsement with Condo	<b>\$ .00</b>
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**Premium Included**

**Property Extension Endorsement**

**Description**

Condominium Custom Protector Endorsement	<b>\$1,102.00</b>
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**Premium \$1,102.00**

**Commercial Property Schedule Total:**

**\$23,142.00**

To report a claim, call your Agent or 1-800-362-0000

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Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
**BKS (18) 57 23 36 47**  
Policy Period:  
**From 06/01/2017 To 06/01/2018**  
12:01 am Standard Time  
at Insured Mailing Location

**Commercial General Liability  
Declarations -Revised**

Basis: Occurrence

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF LIMITS AND CHARGES**

<b>Commercial General Liability Limits of Insurance</b>	<b>DESCRIPTION</b>	<b>LIMIT</b>
	Each Occurrence Limit	1,000,000
	Damage To Premises Rented To You Limit (Any One Premises)	1,000,000
	Medical Expense Limit (Any One Person)	15,000
	Personal and Advertising Injury Limit	1,000,000
	General Aggregate Limit (Other than Products - Completed Operations)	2,000,000
	Products - Completed Operations Aggregate Limit	2,000,000

<b>Explanation of Charges</b>	<b>DESCRIPTION</b>	<b>PREMIUM</b>
	General Liability Schedule Totals	1,171.00
	KY Municipal Town Tax	135.25
	KY Dept. of Revenue Surcharge	21.17
	Certified Acts of Terrorism Coverage	5.00

**Total Advance Charges: \$1,332.42**  
*Note: This is not a bill*

To report a claim, call your Agent or 1-800-362-0000



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Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
**BKS (18) 57 23 36 47**  
Policy Period:  
**From 06/01/2017 To 06/01/2018**  
12:01 am Standard Time  
at Insured Mailing Location

**Commercial General Liability  
Declarations Schedule -Revised**

Named Insured	Agent
ROSE ISLAND RIVERSIDE CONDOMINIUMS, INC.	(502) 909-0920 MCDANIEL INSURANCE AGENCY

**SUMMARY OF CLASSIFICATIONS - BY LOCATION**

0001 1684 Victory Ct, Prospect, KY 40059-9175

Insured: ROSE ISLAND RIVERSIDE

**CLASSIFICATION - 62003**

Products-Completed Operations Are Subject To The General  
Aggregate Limit.

COVERAGE DESCRIPTION	PREMIUM BASED ON -	RATED / PER EACH	PREMIUM
Premise/Operations	44 Number of Units	22.752	\$1,001.00
<i>Total:</i>			<i>Included</i>

**SUMMARY OF OTHER COVERAGE**

COVERAGE DESCRIPTION		PREMIUM
Non-Owned Auto Liability	See Policy Forms and Endorsements List.	\$70.00
Condominium Custom Protector Coverages	See Policy Forms and Endorsements List	\$100.00

**Commercial General Liability Schedule Total** **\$1,171.00**

To report a claim, call your Agent or 1-800-362-0000



Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
**BKS (18) 57 23 36 47**  
Policy Period:  
**From 06/01/2017 To 06/01/2018**  
12:01 am Standard Time  
at Insured Mailing Location

**Condominium Association Directors  
And Officers Liability  
Declarations -Revised**  
Basis: Occurrence

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF LIMITS AND CHARGES**

<b>Condominium Association Directors and Officers Liability Limits of Insurance</b>	<b>DESCRIPTION</b>	<b>LIMIT</b>
	Each Wrongful Act	1,000,000
	Aggregate Limit	2,000,000

<b>Explanation of Charges</b>	<b>DESCRIPTION</b>	<b>PREMIUM</b>
	Condominium Association Directors And Officers Liability	246.00
	KY Municipal Town Tax	28.41
	KY Dept. of Revenue Surcharge	4.45
	Certified Acts of Terrorism Coverage	1.00

*Total Advance Charges: \$279.86*  
*Note: This is not a bill*

**SUMMARY OF LOCATIONS YOU OWN, RENT, OR OCCUPY**

1684 Victory Ct, Prospect, KY 40059-9175

To report a claim, call your Agent or 1-800-362-0000

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Coverage Is Provided In:  
Ohio Security Insurance Company

Policy Number:  
**BKS (18) 57 23 36 47**  
Policy Period:  
**From 06/01/2017 To 06/01/2018**  
12:01 am Standard Time  
at Insured Mailing Location

**Condominium Association Directors  
And Officers Liability  
Declarations Schedule -Revised**

**Named Insured**

**Agent**

ROSE ISLAND RIVERSIDE  
CONDOMINIUMS, INC.

(502) 909-0920  
MCDANIEL INSURANCE AGENCY

**SUMMARY OF CLASSIFICATIONS - BY LOCATION**

1684 Victory Ct, Prospect, KY 40059-9175

Insured: ROSE ISLAND RIVERSIDE

**CLASSIFICATION - 73144**

<b>COVERAGE DESCRIPTION</b>	<b>PREMIUM BASED ON -</b>	<b>RATED / EACH UNIT</b>	<b>PREMIUM</b>
Errors and Omissions	44 Unit(s)	5.600	\$246.00
<i>Total:</i>			<i>\$246.00</i>

**Condominium Association Directors Schedule Total**

**\$246.00**

To report a claim, call your Agent or 1-800-362-0000

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