

14-0366-00  
NELSON INSURANCE AGENCY INC  
2000 ENVOY CIR  
LOUISVILLE KY 40299

# *Auto-Owners* INSURANCE

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

Agency phone: (502) 736-7000

OWNERS INSURANCE COMPANY

03-22-2023

You can view your policy, pay your bill, or change your paperless options at any time online at [www.auto-owners.com](http://www.auto-owners.com).

### ADDITIONAL WAYS TO PAY YOUR BILL

Pay Online  
[www.auto-owners.com](http://www.auto-owners.com)  
Pay My Bill

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

Pay by Phone  
1-800-288-8740

GREENEWAY COMMONS COUNCIL OF CO-OWN  
CO-OWNERS INC  
PO BOX 99115  
LOUISVILLE KY 40269-0115

RE: Policy 48-469-649-01

Billing Account 101052404

Thank you for selecting Auto-Owners Insurance Group to serve your insurance needs! Feel free to contact your independent Auto-Owners agent with questions you may have. If you have questions your agent is unable to answer, please contact us at 517.323.1200.

Auto-Owners and its affiliate companies offer a full complement of policies, each of which has its own eligibility requirements, coverages and rates. In addition, Auto-Owners also offers many billing options. Please take this opportunity to review your insurance needs with your Auto-Owners agent, and discuss which company, program, and billing option may be most appropriate for you.

Auto-Owners Insurance Company was formed in 1916. Our A++ (Superior) rating by A.M. Best Company signifies that we have the financial strength to provide the insurance protection you need. The Auto-Owners Insurance Group is comprised of six property and casualty companies and a life insurance company.

***Serving Our Policyholders and Agents Since 1916***

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

**BUSINESSOWNERS POLICY DECLARATIONS**

AGENCY NELSON INSURANCE AGENCY INC  
14-0366-00 MKT TERR 069 (502) 736-7000

Endorsement Effective 03-06-2023

**POLICY NUMBER 48-469-649-01**

INSURED GREENEWAY COMMONS COUNCIL OF CO-OWN  
CO-OWNERS INC

Company Use 52-57-KY-2303

ADDRESS PO BOX 99115  
LOUISVILLE KY 40269-0115

Company  
Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
to	
03-06-2023	03-06-2024

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

54643 (01-90)

**Entity:** Corporation

**PROPERTY COVERAGES - ALL DESCRIBED LOCATIONS**

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
SPECIAL COVERAGE FORM TERRORISM - CERTIFIED ACTS			\$114.90	

**BUSINESS LIABILITY PROTECTION**

COVERAGE	LIMIT	PREMIUM	CHANGE
AGGREGATE LIMIT (Other than Products - Completed Operations)	\$2,000,000	\$1,223.61	
LIABILITY AND MEDICAL EXPENSE	\$1,000,000	Included	
Personal Injury	Included	Included	
ASSOCIATION DIRECTORS & OFFICERS EACH OCCURRENCE	\$1,000,000	\$62.94	
ASSOCIATION DIRECTORS & OFFICERS AGGREGATE	\$1,000,000	Included	
TERRORISM - CERTIFIED ACTS		\$30.36	
<b>BUSINESSOWNERS LIABILITY PLUS</b>		\$231.58	
Fire, Lightning, Explosion, Smoke, And Water Damage Legal Liability	\$300,000	Included	
Hired Auto & Non-Owned Auto Liability	\$1,000,000	Included	
Medical Expenses - Per Person	\$10,000	Included	
Products - Completed Operations Aggregate	\$2,000,000	Included	
Blanket Additional Insured - Lessor of Leased Equipment	Included	Included	
Blanket Additional Insured - Managers or Lessors of Premises	Included	Included	
Blanket Waiver of Subrogation	Included	Included	
Broadened Knowledge of Occurrence	Included	Included	
Broadened Supplementary Payments Coverage	Included	Included	
Extended Watercraft Coverage	Included	Included	
Newly Formed or Acquired Organizations	Included	Included	
Personal Injury Extension Coverage	Included	Included	
City Tax Jeffersontown		\$83.20	
Tax Collection Fee		\$12.47	
Kentucky Premium Surcharge		\$29.94	

OWNERS INS. CO.

Issued 03-22-2023

AGENCY NELSON INSURANCE AGENCY INC  
14-0366-00 MKT TERR 069Company  
Bill

POLICY NUMBER

48-469-649-01  
52-57-KY-2303

INSURED GREENEWAY COMMONS COUNCIL OF CO-OWN

Term 03-06-2023 to 03-06-2024

## 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)	64776 (01-16)	64855 (04-20)
64866 (12-20)	54621 (07-88)	54617 (02-08)	54353 (10-08)	

**STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS**

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

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

OWNERS INS. CO.

Issued 03-22-2023

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Company POLICY NUMBER 48-469-649-01  
Bill 52-57-KY-2303

INSURED GREENEWAY COMMONS COUNCIL OF CO-OWN

Term 03-06-2023 to 03-06-2024

**STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS**

COVERAGE	LIMIT
*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
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:** 8900 Greenway Commons Pl Ste 101, Louisville, KY 40220-4070

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$133.96	
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 59350, 59390, 54313				
Total Building Blanket Limit of Insurance		\$1,494,534		

Forms that apply to this location:

54661 (08-91)    54238 (12-01)    54245 (03-02)    54604 (07-88)    54244 (05-07)  
54094 (11-19)    59350 (01-15)    54313 (09-19)

**LOCATION 0001 - BUILDING 0001**

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET		\$1,494,534	\$1,156.84	
Special Coverage Form Deductible	\$2,500	Included		
Windstorm or Hail Flat Deductible	\$2,500	Included		
Adjusted Value Factor 0.1470				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$2,500	See Form	\$43.89	

OWNERS INS. CO.

Issued 03-22-2023

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14-0366-00 MKT TERR 069

Company POLICY NUMBER 48-469-649-01  
Bill 52-57-KY-2303

INSURED GREENEWAY COMMONS COUNCIL OF CO-OWN

Term 03-06-2023 to 03-06-2024

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
City Tax Jeffersontown			\$66.73	
Tax Collection Fee			\$10.02	
Kentucky Premium Surcharge			\$24.02	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	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 (02-05)	54745 (08-00)	54066 (08-00)
54065 (08-00)	54658 (04-07)	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: Condominium - Office (Association Risk Only) Lessor Risk

Class Code: 60999

Program: Premier Prof Office

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Joisted Masonry, Non-Sprinklered

Protection Class: 01 0072

Territory: 105 Jefferson County

Construction Year: 2002

**LOCATION 0002**

Location: 8901 Greenway Commons Pl, Louisville, KY 40220-4069

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$133.96	
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 59350, 59390, 54313				
Total Building Blanket Limit of Insurance		\$1,494,534		

Forms that apply to this location:

54661 (08-91)	54238 (12-01)	54245 (03-02)	54604 (07-88)	54244 (05-07)
54094 (11-19)	59350 (01-15)	54313 (09-19)		

**LOCATION 0002 - BUILDING 0001**

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET		\$1,494,534	\$1,156.84	
Special Coverage Form Deductible	\$2,500	Included		
Windstorm or Hail Flat Deductible	\$2,500	Included		
Adjusted Value Factor 0.1470				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	

OWNERS INS. CO.

Issued 03-22-2023

AGENCY NELSON INSURANCE AGENCY INC  
14-0366-00 MKT TERR 069

Company POLICY NUMBER 48-469-649-01  
Bill 52-57-KY-2303

INSURED GREENEWAY COMMONS COUNCIL OF CO-OWN

Term 03-06-2023 to 03-06-2024

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$2,500	See Form	\$43.89	
City Tax Jeffersontown			\$66.73	
Tax Collection Fee			\$10.02	
Kentucky Premium Surcharge			\$24.02	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	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 (02-05)	54745 (08-00)	54066 (08-00)
54065 (08-00)	54658 (04-07)	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: Condominium - Office (Association Risk Only) Lessor Risk

Class Code: 60999

Program: Premier Prof Office

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Joisted Masonry, Non-Sprinklered

Protection Class: 01 0072

Territory: 105 Jefferson County

Construction Year: 2002

LOCATION 0003

Location: 8910 Greenway Commons Pl, Louisville, KY 40220-4065

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$174.75	
Tier: Standard				
TERRORISM - CERTIFIED ACTS				
SEE FORM(S) 59350, 59390, 54313				
Total Building Blanket Limit of Insurance		\$1,949,534		

Forms that apply to this location:

54661 (08-91)	54238 (12-01)	54245 (03-02)	54604 (07-88)	54244 (05-07)
54094 (11-19)	59350 (01-15)	54313 (09-19)		

LOCATION 0003 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET		\$1,949,534	\$1,509.03	
Special Coverage Form Deductible	\$2,500	Included		

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Issued 03-22-2023

AGENCY NELSON INSURANCE AGENCY INC  
14-0366-00 MKT TERR 069

Company POLICY NUMBER 48-469-649-01  
Bill 52-57-KY-2303

INSURED GREENEWAY COMMONS COUNCIL OF CO-OWN

Term 03-06-2023 to 03-06-2024

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Windstorm or Hail Flat Deductible Adjusted Value Factor 0.1470	\$2,500	Included		
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$2,500	See Form	\$57.25	
City Tax Jeffersontown			\$87.05	
Tax Collection Fee			\$13.06	
Kentucky Premium Surcharge			\$31.34	
COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard			Included	

Forms that apply to this building:

54965 (05-11)	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 (02-05)	54745 (08-00)	54066 (08-00)
54065 (08-00)	54658 (04-07)	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: Condominium - Office (Association Risk Only) Lessor Risk

Class Code: 60999

Program: Premier Prof Office

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Joisted Masonry, Non-Sprinklered

Protection Class: 01 0072

Territory: 105 Jefferson County

Construction Year: 2002

**LOCATION 0004**

Location: 8911 Greenway Commons Pl, Louisville, KY 40220-4064

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard		See Property Plus Declarations	\$133.96	
TERRORISM - CERTIFIED ACTS SEE FORM(S) 59350, 59390, 54313				
Total Building Blanket Limit of Insurance		\$1,494,534		

Forms that apply to this location:

54661 (08-91)	54238 (12-01)	54245 (03-02)	54604 (07-88)	54244 (05-07)
54094 (11-19)	59350 (01-15)	54313 (09-19)		

OWNERS INS. CO.

Issued 03-22-2023

AGENCY NELSON INSURANCE AGENCY INC  
14-0366-00 MKT TERR 069

Company Bill POLICY NUMBER 48-469-649-01  
52-57-KY-2303

INSURED GREENEWAY COMMONS COUNCIL OF CO-OWN

Term 03-06-2023 to 03-06-2024

**LOCATION 0004 - BUILDING 0001**

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - REPLACEMENT COST - BLANKET		\$1,494,534	\$1,156.84	
Special Coverage Form Deductible	\$2,500	Included		
Windstorm or Hail Flat Deductible	\$2,500	Included		
Adjusted Value Factor 0.1470				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$2,500	See Form	\$43.89	
City Tax Jeffersontown			\$66.73	
Tax Collection Fee			\$10.02	
Kentucky Premium Surcharge			\$24.02	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	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 (02-05)	54745 (08-00)	54066 (08-00)
54065 (08-00)	54658 (04-07)	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: Condominium - Office (Association Risk Only) Lessor Risk

Class Code: 60999

Program: Premier Prof Office

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Joisted Masonry, Non-Sprinklered

Protection Class: 01 0072

Territory: 105 Jefferson County

Construction Year: 2002

	TERM	CHANGE
TOTAL POLICY PREMIUM	\$7,967.86	\$885.33 - Return

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

Merit Rating Discount of 10% Applies