



**SPECIALIZING IN
INSURANCE FOR
CONDOMINIUMS**

Unparalleled Financial Strength

- Rated A+ by both A.M. Best and Standard & Poor's
- Of the 3,000 property and casualty carriers in the nation, named in the top 50 best-run carriers every year since 2000 by Ward Financial Group
- Founded in 1925 and writes business in 32 states

Best-In-Class Claims Handling

- 24/7 claims reporting by calling 800.242.7666 or logging on to acuity.com
- Provides meaningful, same-day claims contact 99.8% of the time
- Over 95% of claimants rate Acuity's claims service as "excellent" or "very good"

Award-Winning Service

- Real, live people answer your questions
- A variety of billing plans are offered to fit your individual needs
- Customers give us 4.4 out of 5 stars with nearly 1,000 reviews on trustpilot.com
- More than any other insurer in the nation, earned 69 technology awards in the past 20 years from ACORD, the organization that sets insurance industry standards

Independent Agent Professionalism

- Experienced independent agents serve your local community providing professional service
- An independent agent offers you access to options you can't get from someone who only represents one company

Welcome to the Acuity Advantage!



Find us on

Facebook

facebook.com/AcuityInsuranceCompany

Policyholder Disclosure Notice of Terrorism Insurance Coverage

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism, *as defined in Section 102(1) of the Act*: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury - in consultation with the Secretary of Homeland Security, and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS UNITED STATES GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

We are required to offer coverage for terrorist acts as defined in the Act. The premium charge for this coverage is shown on the attached quote and is based on premiums for each coverage part included in your policy that qualifies for coverage under the Act and the location of any property covered under the policy. If you would like to accept our offer of coverage, you need not do anymore and your policy will be issued with the coverage. You may reject our offer of coverage. If you do, a premium charge may apply. That charge is also provided on the quote. The attached Terrorism Premium Information sheet provides complete information for developing this premium.

HERITAGE GREENS PAIRED
C/O MJF & ASSOCIATES

Quote Number: ZS9804-04
Policy Effective Date: 11-01-2024

**REJECTION OF COVERAGE FOR TERRORIST ACTS AS DEFINED IN THE
TERRORISM RISK INSURANCE ACT**

You may reject coverage for terrorist acts as defined in the Terrorism Risk Insurance Act, where permitted. You may do this any time prior to the Policy Effective Date shown above by signing this rejection form and submitting it using one of the following methods:

**Mail: Acuity
PO Box 58
Sheboygan, WI 53082-0058**

Email: clservic@acuity.com

Fax: 920.458.1618

I have read the Policyholder Disclosure Notice of Terrorism Insurance Coverage and the Terrorism Premium Information page(s) and hereby reject coverage for terrorist acts as defined in the Terrorism Risk Insurance Act. I understand that coverage for terrorist acts as defined in the Act will be excluded under my policy.

First Named Insured's Signature

Date

This rejection will be valid for the policy term that begins on the Policy Effective Date shown above.

Potential Change in Terrorism Coverage During the Term of Your Policy
(Applicable to Coverage Other Than Workers' Compensation
and Employers' Liability Insurance)

The Terrorism Risk Insurance Act established the Terrorism Risk Insurance Program. The Program is scheduled to terminate at the end of December 31, 2027, unless extended by the federal government. If the federal Program terminates before or during the term of your policy, the treatment of terrorism under your policy will change. An endorsement, Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act), has been attached to your policy. The provisions of this endorsement will become applicable to your policy if the Program terminates as scheduled. Under this endorsement coverage for injury or damage arising out of a terrorism incident is excluded if:

- The total of all insured damage to all types of property and business interruption losses from the incident, exceeds \$25 million.
- For certain coverage, fifty or more persons sustain death or serious physical injury.
- The terrorism event involves nuclear materials or results in nuclear reaction or radiation or radioactive contamination.
- The terrorism event involves the release of radioactive material, and it appears that one purpose of the terrorism was to release such material.
- The terrorism event is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials.
- The terrorism event involves the release of pathogenic or poisonous biological or chemical materials and it appears that one purpose of the terrorism was to release such materials.

We will refund the premium charged for terrorism coverage if you have or will be accepting coverage for terrorism as defined in the Act and the Program is terminated. If your policy is effective prior to December 31, 2027, you will be refunded the premium charged from January 1, 2028, until the end of your policy term. If your policy is effective on or after January 1, 2028, you will be refunded the entire premium charged.

If the Program is extended without change, the coverage under your policy and any premium charge will not change.

Potential Change in Terrorism Coverage During the Term of Your Policy
(Applicable to Workers' Compensation and Employers' Liability Insurance)

The Terrorism Risk Insurance Act established the Terrorism Risk Insurance Program. The Program is scheduled to terminate at the end of December 31, 2027, unless extended by the federal government. If the federal Program terminates before or during the term of your policy, the treatment of terrorism under your policy will not change. The premium charge for coverage your policy provides for terrorism or war losses may continue or change if the federal Program terminates.



Terrorism Premium Information Wisconsin

The premium you pay for terrorism coverage is based on the premiums for each coverage part included in your policy that qualifies for coverage under the Terrorism Risk Insurance Act, the location of any property covered under the policy and whether or not you choose to purchase the terrorism coverage as *defined in Section 102(1) of the Act*. Refer to the attached Policyholder Disclosure Notice of Terrorism Insurance Coverage for a description of applicable provisions in the Act.

Even if you reject coverage under the Act, a terrorism premium is charged. This happens because Wisconsin has a "standard fire policy" law which limits the exclusions which may apply to loss caused by fire. In many cases, this law will require that we cover claims which would otherwise be excluded under any rejection.

If your Acuity policy contains the following coverage part:	The premium charge for terrorism insurance if you accept coverage under the Act is:	The premium charge for terrorism insurance if you reject coverage under the Act is:
<ul style="list-style-type: none"> Bis-Pak - Property Portion of Your Premium 	<ul style="list-style-type: none"> 9.6% of the property premium applying in a Major Metropolitan Area 6% of the property premium applying in Manitowoc County 4.8% of the property premium for all other locations 	<ul style="list-style-type: none"> 7.2% of the property premium applying in a Major Metropolitan Area 4.5% of the property premium applying in Manitowoc County 3.6% of the property premium for all other locations
<ul style="list-style-type: none"> Bis-Pak - Liability Portion of Your Premium 	<ul style="list-style-type: none"> 1% of the liability premium applying to your policy 	<ul style="list-style-type: none"> No premium charge applies
<ul style="list-style-type: none"> Commercial Property and Commercial Inland Marine Coverage Parts 	<ul style="list-style-type: none"> 9.6% of the premium applying in a Major Metropolitan Area 6% of the premium applying in Manitowoc County 4.8% of the premium for all other locations 	<ul style="list-style-type: none"> 7.2% of the premium applying in a Major Metropolitan Area 4.5% of the premium applying in Manitowoc County 3.6% of the premium for all other locations

Terrorism Premium Information Wisconsin

If your Acuity policy contains the following coverage part:	The premium charge for terrorism insurance if you accept coverage under the Act is:	The premium charge for terrorism insurance if you reject coverage under the Act is:
<ul style="list-style-type: none"> Commercial General Liability and Commercial Excess Liability Coverage Parts 	<ul style="list-style-type: none"> 1% of the premium applying to each of the coverage parts 	<ul style="list-style-type: none"> No premium charge applies
<ul style="list-style-type: none"> Workers' Compensation 	<ul style="list-style-type: none"> The premium charge is \$.01 for each \$100 of payroll for all classes. 	Workers' Compensation coverage automatically applies to loss caused by terrorism. You are not permitted to reject this coverage.

Major Metropolitan Areas are Milwaukee County and Waukesha County.



Commercial Lines Automatic Payment Option Authorization

Acuity is committed to safeguarding your financial information. In order to expedite fraud prevention efforts, name and billing address are required and should be exactly as they appear on your bank statement.

Policyholder's Name _____

Billing Address _____
Number and Street City State Zip Code

Policy Number _____ Daytime Phone Number _____

Email Address _____

Financial Institution _____ Account Holder's Name _____
(if different than Policyholder's Name)

Select a Pay Plan:

- ☐ 1-Pay - One installment for the total premium due.
☐ 2-Pay - Two equal installments with second installment due in 5 months.
☐ 4-Pay - Four equal installments at 90-day intervals.
☐ 5-Pay - Five equal installments at 30-day intervals.
☐ 11-Pay - Eleven equal installments at 30-day intervals.

Select a Payment Method:

- ☐ **Checking** ☐ **Savings** - \$2 fee per installment
If Checking, please also attach a voided check.

Bank Routing Number: _____

Account Number: _____

0000
Date _____ 20____
Pay to the order of _____
MEMO
Signature
10 1 2 3 4 5 6 7 8 9 10 1 2 3 4 5 6 7 8 9 10 1 2 3
Bank Routing Number Bank Account Number Check Number (Do not use)

I authorize Acuity, A Mutual Insurance Company, including any of its subsidiary companies I transact business with, to make deductions from my account for my insurance policy. Acuity will advise me in advance of any changes in the amount to be deducted from my account. If the scheduled payment amount is greater than the premium remaining on my policy, the reduced amount will be deducted. I understand a stop payment can be placed on a payment by notifying my financial institution any time up to three business days preceding the scheduled date. I agree to keep my account information up to date and notify Acuity of any changes to the above information. I understand that failure to update my account information may result in a fee for payment returned by the financial institution. My authorization remains in effect continuously throughout the terms of any policy issued and I can cancel this authorization at any time by calling Acuity at 800.242.7666.

Signature _____ Date _____
(Signature of account holder and voided check or account information are required.)

Please sign the above authorization

Upload scanned document on acuity.com > Contact Us > Billing > Send Billing Inquiry

Fax to 920.458.1618

Or mail to the following address:

Acuity
PO Box 718
Sheboygan WI 53082-0718



Acuity, A Mutual Insurance Company

**SPECIALIZING IN
INSURANCE FOR
CONDOMINIUMS**

**ACUITY QUOTATION
SUMMARY**

Applicant's Name and Address:

HERITAGE GREENS PAIRED
C/O MJF & ASSOCIATES
1940 GREELEY ST S STE 104
STILLWATER MN 55082

Quote Number: ZS9804-04

Date Quoted: 10/03/24

Agency Name and Number:

SF INSURANCE GROUP
8420 - AN

Producer: HELMER, ALEX

Underwriter: BAUER, ABBY

Area Sales

Manager: TYLER JANISCH

Premium is subject to change if all lines of coverage quoted are not bound.

Premiums and Payment Plans reflect the Inclusion of Terrorism Coverage

General Liability \$ 415.00

Bis-Pak 70,521.00

Total Estimated Annual Premium \$ 70,936.00

(Reflects deposit premium for any coverage on reporting form)

Options (Will only be added to policy upon request)

Cyber Suite \$ 318.00

Equipment Breakdown \$ 3,085.00

Excess Liability 501.00

Total Estimated Annual Premium including Options \$ 74,840.00

(Reflects deposit premium for any coverage on reporting form)

The premiums shown above include a charge for adding terrorism coverage to your policy, as described in the attached notices. If the Options are selected, the premiums would include a charge of \$3,034.00. If the Options are not selected, the premiums would include a charge of \$3,033.00 for terrorism coverage.

If you choose to exclude terrorism coverage, as described in the attached notices and where such exclusion is permitted by law, a reduced premium will apply. Please refer to the Terrorism Premium Information Page included in this quote.

Please indicate the desired pay plan.

Premiums and pay plan options displayed are estimates and may be subject to change upon policy issuance.

Quote Number: ZS9804-04
Date: 10/03/24

ACUITY QUOTATION SUMMARY

Total Estimated Annual Premium: \$ 74,840.00

Automatic Payment Options via Checking or Savings

- *To save time and money, choose the 1-Pay option with no installment fees*
- *Payment options other than 1-Pay include a \$2 fee per installment*
- *To enroll, complete the Automatic Payment Option Authorization form (S-623CL) included with this quote*

1-Pay - One installment of \$74,840.00

2-Pay - Two equal installments of \$37,422.00 with second installment due in 5 months

4-Pay - Four equal installments of \$18,712.00 at 90-day intervals

5-Pay - Five equal installments of \$14,970.00 at 30-day intervals

11-Pay - Eleven equal installments of \$6,805.63 at 30-day intervals

Direct Bill Payment Options

- *Payment options other than 1-Pay include a \$7 fee per installment*

1-Pay - One installment of \$74,840.00

2-Pay - \$37,427.00 down and balance of \$37,427.00 due in 5 months

4-Pay - \$18,717.00 down, and balance due in 3 equal installments of \$18,717.00 at 80, 170 and 260 days

5-Pay - \$14,975.00 down, and balance due in 4 equal installments of \$14,975.00 at 30-day intervals

11-Pay - \$11,233.00 down, and balance due in 10 equal installments of \$6,368.40 at 30-day intervals

Payment due dates are approximate and may vary based on policy changes and state regulations.



ACUITY QUOTATION
COMMERCIAL GENERAL LIABILITY RENEWAL

Applicant's Name and Address:

HERITAGE GREENS PAIRED
C/O MJF & ASSOCIATES
1940 GREELEY ST S STE 104
STILLWATER MN 55082

Quote Number: ZS9804-04

Date: 10/03/24

Agency Number: 8420

Term: Effective Date: 11-01-24

Expiration Date: 11-01-25

COMMERCIAL GENERAL LIABILITY PREMIUM SUMMARY

Directors' and Officers' Liability Premium	\$ 350.00
Employment-Related Practices Liability Premium	65.00
Total Estimated Premium	\$ 415.00

The premiums shown include a charge of \$0.00 for adding terrorism coverage, as described in the attached notices, to your policy.

If you choose to exclude terrorism coverage, as described in the attached notices and where such exclusions are permitted by law, a reduced premium will apply. Please refer to the Terrorism Premium Information page included with this quote.

COMMERCIAL GENERAL LIABILITY SCHEDULE

<u>State</u>	<u>Mod/ Deviation</u>	<u>Rate Age</u>
WI	1.471	246

DIRECTORS' AND OFFICERS' LIABILITY COVERAGE

LIMIT OF LIABILITY AND PREMIUM

Limit for each and every loss and in the aggregate each policy period	\$ 1,000,000
Directors' and Officers' Liability Premium	\$ 350.00

EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE

LIMIT OF INSURANCE

Limit of Insurance	\$ 50,000
Deductible Amount	\$ 5,000

Quote Number: ZS9804-04
Date: 10/03/24

ACUITY QUOTATION
COMMERCIAL GENERAL LIABILITY RENEWAL

Claims-made Coverage

Retroactive Date: 11-01-23

Pending or Prior Litigation Date: 11-01-23

CLASSIFICATION AND PREMIUM

Unit No.	Classification Description	Class Code	Premium Base¹	Rate	Advance Premium
002	Real Estate	66065	2	20.500	\$ 65.00 ²
Premium					\$ 65.00

¹ Employees - Rates Apply Per Employee

² Minimum Premium Applies

Employment-Related Practices Liability Premium	\$ 65.00
-------------------------------------------------------------	-----------------

Forms and Endorsements

Includes all state mandatory forms

CG-7016	11-18	Wisconsin Changes - Directors' and Officers'
CG-7154	09-05	Directors and Officers Liability Coverage Form - Condominium or Cooperative
IL-0021F	03-14	Nuclear Energy Liability Exclusion - Broad Form
IL-7012	01-18	Asbestos Exclusion
IL-0017F	11-98	Common Policy Conditions
EP 01 21	09-07	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
EP 00 01	11-09	Employment-Related Practices Liability Coverage Form
EP 70 02	11-18	Wisconsin Changes - Cancellation and Nonrenewal
EP 01 04	09-07	Wisconsin Changes - Amendment of Policy Conditions
EP 70 06	08-16	Premium Audit Change
EP 70 07	02-22	Communicable Disease Exclusion



**ACUITY QUOTATION
EXCESS LIABILITY RENEWAL
OPTIONAL QUOTE**

Applicant's Name and Address:

HERITAGE GREENS PAIRED
C/O MJF & ASSOCIATES
1940 GREELEY ST S STE 104
STILLWATER MN 55082

Quote Number: ZS9804-04

Date: 10/03/24

Agency Number: 8420

Term: Effective Date: 11-01-24

Expiration Date: 11-01-25

EXCESS LIABILITY PREMIUM SUMMARY

(Will only be added to policy upon request)

Excess Liability Schedule Premium	\$ 400.00
Excess Liability Endorsement Premium	101.00
Total Estimated Premium	\$ 501.00

The premiums shown include a charge of \$1.00 for adding terrorism coverage, as described in the attached notices, to your policy.

If you choose to exclude terrorism coverage, as described in the attached notices and where such exclusions are permitted by law, a reduced premium will apply. Please refer to the Terrorism Premium Information page included with this quote.

EXCESS LIABILITY LIMITS OF INSURANCE

General Aggregate (Other Than Products-Completed Operations)	\$ 1,000,000
Products-Completed Operations Aggregate	1,000,000
Each Occurrence	1,000,000

Coverage: Occurrence

SCHEDULE OF UNDERLYING INSURANCE

Bis-Pak

EXCESS LIABILITY SCHEDULE

Estimated Premium	\$ 400.00
-------------------------	-----------

Premium Computation: Not Subject to Audit

ENDORSEMENT PREMIUM SUMMARY

Endorsement	Premium
Revision of Other Insurance Condition For Additional Insured	\$ 100.00
Cap on Losses from Certified Acts of Terrorism	1.00
Endorsement Premium	\$ 101.00

Quote Number: ZS9804-04
Date: 10/03/24

ACUITY QUOTATION
EXCESS LIABILITY
RENEWAL

Forms and Endorsements

Includes all state mandatory forms

CU-7010	03-03	Nuclear Energy Liability Exclusion Endorsement
CU-7050	03-03	Employment-Related Practices Liability Exclusion
CU-7072	01-15	Conditional Exclusion of Terrorism (Relating to Disposition of Fed. Act)
CU-7008	11-05	Asbestos Exclusion
CU-7098	11-15	Revision of Other Insurance Condition For Additional Insureds - Auto Status
CU-7140	10-20	Cyber Suite Exclusion
CU-7136	08-20	Exclusion - First Aid and Good Samaritan Services
CU-7149	05-23	Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)
CU-7011	11-18	Wisconsin Amendatory Endorsement
CU-7054	03-03	Fungi or Bacteria Exclusion
CU-7037	05-05	Commercial Excess Liability Coverage Form
CU-7067	03-03	War Liability Exclusion
CU-7085	01-15	Cap on Losses from Certified Acts of Terrorism
CU-7087	01-15	Exclusion of Punitive Damages Related to a Certified Act of Terrorism
IL-7082	12-20	Disclosure Pursuant to Terrorism Risk Insurance Act



ACUITY QUOTATION

BIS-PAK RENEWAL

Applicant's Name and Address:

HERITAGE GREENS PAIRED
C/O MJF & ASSOCIATES
1940 GREELEY ST S STE 104
STILLWATER MN 55082

Quote Number: ZS9804-04

Date: 10/03/24

Agency Number: 8420

Term: Effective Date: 11-01-24
Expiration Date: 11-01-25

BIS-PAK PREMIUM SUMMARY

Property Coverages	\$ 62,544.00
Liability Coverages	2,437.00
Optional Coverages	5,540.00

Total Estimated Premium\$ 70,521.00

Cyber Suite Option\$ 318.00

Equipment Breakdown Option\$ 3,085.00

This quote includes Acuity Property Enhancements - Silver at no charge. This can be replaced with either property enhancements option below for the premium listed.

Acuity Property Enhancements - Gold\$ 738.00

Acuity Property Enhancements - Platinum 1,240.00

This quote includes Acuity Liability Enhancements - Silver at no charge. This can be replaced with the liability enhancements option below for the premium listed.

Acuity Liability Enhancements - Gold\$ 136.00

The premiums shown include a charge of \$3,033.00 for adding terrorism coverage, as described in the attached notices, to your policy.

If you choose to exclude terrorism coverage, as described in the attached notices and where such exclusions are permitted by law, a reduced premium will apply. Please refer to the Terrorism Premium Information page included with this quote.

BIS-PAK PLAN(S): Apartment

COMMERCIAL BIS-PAK SCHEDULE

State	Rate Age
WI	402

DESCRIPTION OF PREMISES

Quote Number: ZS9804-04
Date: 10/03/24

ACUITY QUOTATION
BIS-PAK RENEWAL

Premises Number	Building Number	Construction, Occupancy and Location	Protection Class	Nonauto Territory	Auto Territory	Year Built
001	001	Frame RESIDENTIAL CONDO 117 HEIRLOOM AVE HUDSON WI	003	560		2016
002	001	Frame RESIDENTIAL CONDO 98 LINDEN AVE 99 JASMIN HUDSON WI	003	560		2017
003	001	Frame RESIDENTIAL CONDO 100 LINDEN AVE 101 JASMIN HUDSON WI	003	560		2017
004	001	Frame RESIDENTIAL CONDO 102 LINDEN AVE JASMIN 103 HUDSON WI	003	560		2017
005	001	Frame RESIDENTIAL CONDO 104 LINDEN AVE 105 JASMIN HUDSON WI	003	560		2017
006	001	Frame RESIDENTIAL CONDO 106 LINDEN AVE 107 JASMIN HUDSON WI	003	560		2017
007	001	Frame RESIDENTIAL CONDO 110 LINDEN AVE 109 JASMIN HUDSON WI	003	560		2017
008	001	Frame RESIDENTIAL CONDO 112 LINDEN AVE 111 JASMIN HUDSON WI	003	560		2017
009	001	Frame RESIDENTIAL CONDO 114 LINDEN AVE 113 HEIRLOOM AVE HUDSON WI	003	560		2017
010	001	Frame RESIDENTIAL CONDO 116 LINDEN AVE 115 HEIRLOOM AVE HUDSON WI	003	560		2017

Quote Number: ZS9804-04
Date: 10/03/24

ACUITY QUOTATION
BIS-PAK RENEWAL

Premises Number	Building Number	Construction, Occupancy and Location	Protection Class	Nonauto Territory	Auto Territory	Year Built
011	001	Frame RESIDENTIAL CONDO 99 HEIRLOOM AVE HUDSON WI	003	560		2016
012	001	Frame RESIDENTIAL CONDO 101 HEIRLOOM AVE 102 JASMIN HUDSON WI	003	560		2017
013	001	Frame RESIDENTIAL CONDO 103 HEIRLOOM AVE 104 JASMIN HUDSON WI	003	560		2017
014	001	Frame RESIDENTIAL CONDO 106 JASMINE 105 HEIRLOOM AVE HUDSON WI	003	560		2017
015	001	Frame RESIDENTIAL CONDO 109 HEIRLOOM AVE 108 JASMIN HUDSON WI	003	560		2016
016	001	Frame RESIDENTIAL CONDO 96 TRIBUTE AVE 97 LINDEN AVE HUDSON WI	003	560		2017
017	001	Frame RESIDENTIAL CONDO 98 TRIBUTE AVE 99 LINDEN AVE HUDSON WI	003	560		2017
018	001	Frame RESIDENTIAL CONDO 100 TRIBUTE AVE 101 LINDEN AVE HUDSON WI	003	560		2017
019	001	Frame RESIDENTIAL CONDO 102 TRIBUTE AVE 103 LINDEN AVE HUDSON WI	003	560		2017
020	001	Frame RESIDENTIAL CONDO 104 TRIBUTE AVE 105 LINDEN AVE HUDSON WI	003	560		2017

Quote Number: ZS9804-04
Date: 10/03/24

ACUITY QUOTATION
BIS-PAK RENEWAL

Premises Number	Building Number	Construction, Occupancy and Location	Protection Class	Nonauto Territory	Auto Territory	Year Built
021	001	Frame RESIDENTIAL CONDO 106 TRIBUTE AVE 107 LINDEN AVE HUDSON WI	003	560		2017
022	001	Frame RESIDENTIAL CONDO 21 IVY GRN 22 HERITAGE GRN HUDSON WI	003	560		2017
023	001	Frame RESIDENTIAL CONDO 23 IVY GRN 24 HERITAGE GRN HUDSON WI	003	560		2017
024	001	Frame RESIDENTIAL CONDO 5 IVY GRN 26 HERITAGE GRN HUDSON WI	003	560		2017
025	001	Frame RESIDENTIAL CONDO 19 IVY GRN 20 HERITAGE GRN HUDSON WI	003	560		2017
026	001	Frame RESIDENTIAL CONDO 10 INSPIRATION BLVD 14 HERITAGE GRN HUDSON WI	003	560		2017
027	001	Frame RESIDENTIAL CONDO 11 IVY GRN 16 HERITAGE GRN HUDSON WI	003	560		2017
028	001	Frame RESIDENTIAL CONDO 109 LINDEN AVE 111 LINDEN AVE HUDSON WI	003	560		2017
029	001	Frame RESIDENTIAL CONDO 17 IVY GRN 18 HERITAGE GRN HUDSON WI	003	560		2017

PROPERTY COVERAGES

Deluxe Coverage Form

Quote Number: ZS9804-04
Date: 10/03/24

ACUITY QUOTATION
BIS-PAK RENEWAL

Coverage Item	Premises Number	Building Number	Valuation Basis	Limit of Insurance	Net Rate	Premium
Building Condominium	001	001	RC	\$ 554,992	\$ 3.81	\$ 2,115.00
Deductible: \$10,000	001	001				
Wind/Hail Deductible: 5% per building	001	001				
Building Condominium	002	001	RC	600,332	3.72	2,233.00
Deductible: \$10,000	002	001				
Wind/Hail Deductible: 5% per building	002	001				
Building Condominium	003	001	RC	600,332	3.72	2,233.00
Deductible: \$10,000	003	001				
Wind/Hail Deductible: 5% per building	003	001				
Building Condominium	004	001	RC	600,332	3.72	2,233.00
Deductible: \$10,000	004	001				
Wind/Hail Deductible: 5% per building	004	001				
Building Condominium	005	001	RC	600,332	3.72	2,233.00
Deductible: \$10,000	005	001				
Wind/Hail Deductible: 5% per building	005	001				
Building Condominium	006	001	RC	578,956	3.74	2,165.00
Deductible: \$10,000	006	001				
Wind/Hail Deductible: 5% per building	006	001				
Building Condominium	007	001	RC	578,956	3.74	2,165.00
Deductible: \$10,000	007	001				
Wind/Hail Deductible: 5% per building	007	001				
Building Condominium	008	001	RC	578,956	3.74	2,165.00
Deductible: \$10,000	008	001				
Wind/Hail Deductible: 5% per building	008	001				
Building Condominium	009	001	RC	605,956	3.76	2,278.00
Deductible: \$10,000	009	001				
Wind/Hail Deductible: 5% per building	009	001				
Building Condominium	010	001	RC	578,880	3.79	2,194.00
Deductible: \$10,000	010	001				
Wind/Hail Deductible: 5% per building	010	001				
Building Condominium	011	001	RC	540,000	4.00	2,160.00
Deductible: \$10,000	011	001				

Quote Number: ZS9804-04
Date: 10/03/24

ACUITY QUOTATION
BIS-PAK RENEWAL

Coverage Item	Premises Number	Building Number	Valuation Basis	Limit of Insurance	Net Rate	Premium
Wind/Hail Deductible: 5% per building	011	001				
Building Condominium	012	001	RC	578,880	3.74	2,165.00
Deductible: \$10,000	012	001				
Wind/Hail Deductible: 5% per building	012	001				
Building Condominium	013	001	RC	578,880	3.74	2,165.00
Deductible: \$10,000	013	001				
Wind/Hail Deductible: 5% per building	013	001				
Building Condominium	014	001	RC	578,880	3.79	2,194.00
Deductible: \$10,000	014	001				
Wind/Hail Deductible: 5% per building	014	001				
Building Condominium	015	001	RC	578,880	3.79	2,194.00
Deductible: \$10,000	015	001				
Wind/Hail Deductible: 5% per building	015	001				
Building Condominium	016	001	RC	555,984	3.81	2,118.00
Deductible: \$10,000	016	001				
Wind/Hail Deductible: 5% per building	016	001				
Building Condominium	017	001	RC	555,984	3.81	2,118.00
Deductible: \$10,000	017	001				
Wind/Hail Deductible: 5% per building	017	001				
Building Condominium	018	001	RC	555,984	3.81	2,118.00
Deductible: \$10,000	018	001				
Wind/Hail Deductible: 5% per building	018	001				
Building Condominium	019	001	RC	555,984	3.81	2,118.00
Deductible: \$10,000	019	001				
Wind/Hail Deductible: 5% per building	019	001				
Building Condominium	020	001	RC	555,984	3.81	2,118.00
Deductible: \$10,000	020	001				
Wind/Hail Deductible: 5% per building	020	001				
Building Condominium	021	001	RC	555,984	3.81	2,118.00
Deductible: \$10,000	021	001				
Wind/Hail Deductible: 5% per building	021	001				

Quote Number: ZS9804-04
Date: 10/03/24

ACUITY QUOTATION
BIS-PAK RENEWAL

Coverage Item	Premises Number	Building Number	Valuation Basis	Limit of Insurance	Net Rate	Premium
Building Condominium	022	001	RC	555,984	3.81	2,118.00
Deductible: \$10,000	022	001				
Wind/Hail Deductible: 5% per building	022	001				
Building Condominium	023	001	RC	555,984	3.81	2,118.00
Deductible: \$10,000	023	001				
Wind/Hail Deductible: 5% per building	023	001				
Building Condominium	024	001	RC	555,984	3.81	2,118.00
Deductible: \$10,000	024	001				
Wind/Hail Deductible: 5% per building	024	001				
Building Condominium	025	001	RC	555,984	3.81	2,118.00
Deductible: \$10,000	025	001				
Wind/Hail Deductible: 5% per building	025	001				
Building Condominium	026	001	RC	555,984	3.81	2,118.00
Deductible: \$10,000	026	001				
Wind/Hail Deductible: 5% per building	026	001				
Building Condominium	027	001	RC	555,984	3.81	2,118.00
Deductible: \$10,000	027	001				
Wind/Hail Deductible: 5% per building	027	001				
Building Condominium	028	001	RC	555,984	3.81	2,118.00
Deductible: \$10,000	028	001				
Wind/Hail Deductible: 5% per building	028	001				
Building Condominium	029	001	RC	555,984	3.81	2,118.00
Deductible: \$10,000	029	001				
Wind/Hail Deductible: 5% per building	029	001				

LIABILITY COVERAGES

Coverage Item	Limit of Insurance
Liability and Medical Expense (Each Occurrence)	\$ 1,000,000
Medical Expenses (Any One Person)	5,000
Damage to Premises Rented to You	100,000
Products-Completed Operations Aggregate Limit	2,000,000

Quote Number: ZS9804-04
Date: 10/03/24

ACUITY QUOTATION
BIS-PAK RENEWAL

LIABILITY COVERAGES

Coverage Item	Limit of Insurance
General Aggregate Limit (Other Than Products-Completed Operations)	2,000,000

Schedule of Liability Classifications

Premises Number	Building Number	Classification Description	Class Code	Premium Basis ¹	Rates		Premium
					Premises	Products	
001	001	Condominium - Residential	62003	1 UN	43.526		\$ 44.00
002	001	Condominium - Residential	62003	2 UN	43.526		87.00
003	001	Condominium - Residential	62003	2 UN	43.526		87.00
004	001	Condominium - Residential	62003	2 UN	43.526		87.00
005	001	Condominium - Residential	62003	2 UN	43.526		87.00
006	001	Condominium - Residential	62003	2 UN	43.526		87.00
007	001	Condominium - Residential	62003	2 UN	43.526		87.00
008	001	Condominium - Residential	62003	2 UN	43.526		87.00
009	001	Condominium - Residential	62003	2 UN	43.526		87.00
010	001	Condominium - Residential	62003	2 UN	43.526		87.00
011	001	Condominium - Residential	62003	1 UN	43.526		44.00
012	001	Condominium - Residential	62003	2 UN	43.526		87.00
013	001	Condominium - Residential	62003	2 UN	43.526		87.00
014	001	Condominium - Residential	62003	2 UN	43.526		87.00
015	001	Condominium - Residential	62003	2 UN	43.526		87.00
016	001	Condominium - Residential	62003	2 UN	43.526		87.00
017	001	Condominium - Residential	62003	2 UN	43.526		87.00
018	001	Condominium - Residential	62003	2 UN	43.526		87.00
019	001	Condominium - Residential	62003	2 UN	43.526		87.00
020	001	Condominium - Residential	62003	2 UN	43.526		87.00
021	001	Condominium - Residential	62003	2 UN	43.526		87.00
022	001	Condominium - Residential	62003	2 UN	43.526		87.00
023	001	Condominium - Residential	62003	2 UN	43.526		87.00
024	001	Condominium - Residential	62003	2 UN	43.526		87.00
025	001	Condominium - Residential	62003	2 UN	43.526		87.00
026	001	Condominium - Residential	62003	2 UN	43.526		87.00
027	001	Condominium - Residential	62003	2 UN	43.526		87.00
028	001	Condominium - Residential	62003	2 UN	43.526		87.00
029	001	Condominium - Residential	62003	2 UN	43.526		87.00

¹ UN = Unit - Rate Applies Per Unit

Quote Number: ZS9804-04
Date: 10/03/24

ACUITY QUOTATION
BIS-PAK RENEWAL

OPTIONAL COVERAGES

Coverage Item	Limit of Insurance	Premium
Acuity Property Enhancements - Silver		Included
Accounts Receivable (On Premises)	25,000	
Attached Outdoor Signs	10,000	
Business Income from Dependent Properties	10,000	
Computer Fraud and Funds Transfer Fraud	5,000	
Cost to Prepare Inventory	2,500	
Debris Removal	25,000	
Electronic Data	10,000	
Employee Dishonesty	10,000	
Fire Department Service Charge (not available in Arizona)	10,000	
Fire Extinguisher Systems Recharge Expense	Actual Loss Sustained	
Fire Extinguisher Systems Discharge Damage	10,000	
Forgery and Alteration	2,500	
Interruption of Computer Operations	10,000	
Lock Replacement	2,500	
Money and Securities - Inside the Premises	10,000	
Money and Securities - Outside the Premises	5,000	
Money Orders and Counterfeit Money	5,000	
Newly Acquired or Constructed Property - Buildings	1,000,000	
Newly Acquired or Constructed Property - Business Personal Property	500,000	
Newly Acquired or Constructed Property - Business Income and Extra Expense	100,000	
Non-owned Detached Trailers	5,000	
Off-premises Electronic Data Storage	25,000	
Off-premises Utility Failure - Direct Damage	5,000	
Off-premises Utility Failure - Time Element	5,000	
Ordinance or Law - Blanket Coverages A, B, and C	25,000	
Outdoor Property	10,000	
Outdoor Signs	10,000	
Pollutant Clean-up and Removal	15,000	
Power Failure and Changes in Temperature or Humidity	5,000	
Property in Transit	15,000	

Quote Number: ZS9804-04
Date: 10/03/24

ACUITY QUOTATION
BIS-PAK RENEWAL

Coverage Item	Limit of Insurance	Premium
Property Off-Premises	15,000	
Rewards	10,000	
Sales Representative's Samples	15,000	
Security After Loss	10,000	
Tenant Improvements and Betterments - Ordinance or Law	10,000	
Tenant Leasehold Improvements	25,000	
Tools and Equipment	15,000	
Valuable Papers and Records (On Premises)	25,000	
Additional Included Coverages		
Additional Covered Property - Foundations, Underground Pipes, Flues and Drains, Driveways, Patios and Paved Surfaces	Included	
Business Personal Property Location - Extended to 1,000 Feet of Premises	Included	
Extended Business Income - 30 Days	Included	
Newly Acquired or Constructed Property - 30 Days of Coverage	Included	
Preservation of Property - 60 Days of Coverage	Included	
This list is intended to provide a basic summary of the coverages and limits of insurance available under the Acuity Property Enhancements - Silver endorsement. Only the policy, if issued, will contain the actual coverages, limits, terms, and conditions that will apply.		
Acuity Liability Enhancements - Silver		Included
Increased Bail Bond Limit	1,000	
Supplemental Reasonable Expenses	300 Per Day	
Additional Included Coverages		
Automatic Status Additional Insured - Mortgagee, Assignee, or Receiver	Included	
Automatic Status Additional Insured - State or Government Agency or Subdivision	Included	
Bodily Injury Expanded Definition	Included	
Damage to Premises Rented to You Broadening	Included	
First Aid/Good Samaritan Coverage	Included	
Knowledge by an Employee	Included	
Newly Acquired Organizations - up to 180 days	Included	
This list is intended to provide a basic summary of the coverages and limits of insurance available under the Acuity Liability Enhancements - Silver endorsement. Only the policy, if issued, will contain the actual coverages, limits, terms, and conditions that will apply.		
Cyber Suite	50,000 1,000 Deductible	\$ 318.00

Quote Number: ZS9804-04
Date: 10/03/24

ACUITY QUOTATION
BIS-PAK RENEWAL

Coverage Item	Premises Number	Building Number	Limit of Insurance	Premium
Automatic Increase	001	001	8%	\$ 85.00
Business Income and Extra Expense	001	001	Actual Loss Sustained	Included
Automatic Increase	002	001	8%	89.00
Business Income and Extra Expense	002	001	Actual Loss Sustained	Included
Automatic Increase	003	001	8%	89.00
Business Income and Extra Expense	003	001	Actual Loss Sustained	Included
Automatic Increase	004	001	8%	89.00
Business Income and Extra Expense	004	001	Actual Loss Sustained	Included
Automatic Increase	005	001	8%	89.00
Business Income and Extra Expense	005	001	Actual Loss Sustained	Included
Automatic Increase	006	001	8%	87.00
Business Income and Extra Expense	006	001	Actual Loss Sustained	Included
Automatic Increase	007	001	8%	87.00
Business Income and Extra Expense	007	001	Actual Loss Sustained	Included
Automatic Increase	008	001	8%	87.00
Business Income and Extra Expense	008	001	Actual Loss Sustained	Included
Automatic Increase	009	001	8%	91.00
Business Income and Extra Expense	009	001	Actual Loss Sustained	Included
Automatic Increase	010	001	8%	88.00
Business Income and Extra Expense	010	001	Actual Loss Sustained	Included
Automatic Increase	011	001	8%	86.00
Business Income and Extra Expense	011	001	Actual Loss Sustained	Included
Automatic Increase	012	001	8%	87.00
Business Income and Extra Expense	012	001	Actual Loss Sustained	Included
Automatic Increase	013	001	8%	87.00
Business Income and Extra Expense	013	001	Actual Loss Sustained	Included
Automatic Increase	014	001	8%	88.00
Business Income and Extra Expense	014	001	Actual Loss Sustained	Included

Quote Number: ZS9804-04
Date: 10/03/24

ACUITY QUOTATION
BIS-PAK RENEWAL

Coverage Item	Premises Number	Building Number	Limit of Insurance	Premium
Automatic Increase	015	001	8%	88.00
Business Income and Extra Expense	015	001	Actual Loss Sustained	Included
Automatic Increase	016	001	8%	85.00
Business Income and Extra Expense	016	001	Actual Loss Sustained	Included
Automatic Increase	017	001	8%	85.00
Business Income and Extra Expense	017	001	Actual Loss Sustained	Included
Automatic Increase	018	001	8%	85.00
Business Income and Extra Expense	018	001	Actual Loss Sustained	Included
Automatic Increase	019	001	8%	85.00
Business Income and Extra Expense	019	001	Actual Loss Sustained	Included
Automatic Increase	020	001	8%	85.00
Business Income and Extra Expense	020	001	Actual Loss Sustained	Included
Automatic Increase	021	001	8%	85.00
Business Income and Extra Expense	021	001	Actual Loss Sustained	Included
Automatic Increase	022	001	8%	85.00
Business Income and Extra Expense	022	001	Actual Loss Sustained	Included
Automatic Increase	023	001	8%	85.00
Business Income and Extra Expense	023	001	Actual Loss Sustained	Included
Automatic Increase	024	001	8%	85.00
Business Income and Extra Expense	024	001	Actual Loss Sustained	Included
Automatic Increase	025	001	8%	85.00
Business Income and Extra Expense	025	001	Actual Loss Sustained	Included
Automatic Increase	026	001	8%	85.00
Business Income and Extra Expense	026	001	Actual Loss Sustained	Included
Automatic Increase	027	001	8%	85.00
Business Income and Extra Expense	027	001	Actual Loss Sustained	Included
Automatic Increase	028	001	8%	85.00
Business Income and Extra Expense	028	001	Actual Loss Sustained	Included

Quote Number: ZS9804-04
Date: 10/03/24

ACUITY QUOTATION
BIS-PAK RENEWAL

<u>Coverage Item</u>	<u>Premises Number</u>	<u>Building Number</u>	<u>Limit of Insurance</u>	<u>Premium</u>
Automatic Increase	029	001	8%	85.00
Business Income and Extra Expense	029	001	Actual Loss Sustained	Included
Equipment Breakdown Coverage (Including Electronic Circuitry Impairmen				\$ 3,085.00
Cap on Losses from Certified Acts of Terrorism - Property				3,006.00
Cap on Losses from Certified Acts of Terrorism - Liability				27.00

Forms and Endorsements

Includes all state mandatory forms

CB-0006	08-15	Bis-Pak Business Liability and Medical Expenses Coverage Form
CB-0009	09-04	Bis-Pak Common Policy Conditions
CB-1416	01-10	Snow Plow Products-Completed Operations Hazard Coverage
CB-7410	08-15	Civil Authority Changes
CB-7406	06-15	Exclusion - Unmanned Aircraft
CB-1488	07-13	Primary and Noncontributory - Other Insurance Condition
CB-1504	05-14	Exclusion-Access of Confidential or Personal Info/Data with Limited BI
CB-7481	12-23	Equipment Breakdown Coverage (Including Electronic Circuitry Impairment)
IL-7149	07-20	Cyber Suite Coverage
IL-7151	07-20	Cyber Suite Schedule
IL-7170	07-20	Wisconsin Changes - Cyber Suite Coverage
CB-0417	01-10	Employment-Related Practices Exclusion
CB-7021	11-18	Wisconsin Changes
CB-0577	04-10	Fungi or Bacteria Exclusion (Liability)
CB-0564	01-15	Conditional Exclusion of Terrorism (Relating to Disposition of Federal Act)
CB-7296	01-15	Cap on Losses from Certified Acts of Terrorism - Property
CB-7298	01-15	Exclusion of Punitive Damages Related to a Certified Act of Terrorism
IL-7082	12-20	Disclosure Pursuant to Terrorism Risk Insurance Act
CB-0002	05-22	Deluxe Bis-Pak Property Coverage Form
CB-7437	03-21	Acuity Property Enhancements - Silver
CB-1560	02-21	Cyber Incident Exclusion
CB-0312	01-10	Windstorm or Hail Percentage Deductible
CB-7222	11-99	Additional Insured - Condominium Unit Owners
CB-1701	01-06	Condominium Association Coverage
CB-7299	01-15	Cap on Losses from Certified Acts of Terrorism - Liability
CB-7455	08-20	Acuity Liability Enhancements - Silver
CB-0412	07-02	Limitation of Coverage to Designated Premises or Project
IL-7012	01-18	Asbestos Exclusion
CB-1481	07-13	Limitations on Coverage for Roof Surfacing
CB-1591	10-23	Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)

State Endorsement Assignment

CB-1481 Excludes cosmetic damage to roof surfacing caused by wind and/or hail.