



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
4/4/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

<b>PRODUCER</b> Spectrum Insurance Group - Hudson 605 Second St Hudson WI 54016	<b>CONTACT NAME:</b> Amanda Suter		
	<b>PHONE (A/C. No. Ext):</b> 715-386-5825	<b>FAX (A/C. No.):</b> 715-386-1466	
	<b>E-MAIL ADDRESS:</b> amanda.suter@spectruminsgroup.com		
	<b>PRODUCER CUSTOMER ID:</b> TOWNOFB-01		
<b>INSURED</b> Townhomes of Bieneman Farms c/o MJF & Associates 1940 S Greeley St Stillwater MN 55082	<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>
	<b>INSURER A:</b> West Bend		15350
	<b>INSURER B:</b>		
	<b>INSURER C:</b>		
	<b>INSURER D:</b>		
	<b>INSURER E:</b>		
	<b>INSURER F:</b>		

## COVERAGES

CERTIFICATE NUMBER: 230392480

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
17 Buildings Property Coverage is on replacement cost under blanket.


THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS	
A	<input checked="" type="checkbox"/>	PROPERTY	A942521	4/1/2025	4/1/2026	BUILDING	\$	
		CAUSES OF LOSS				DEDUCTIBLES	PERSONAL PROPERTY	\$
	<input type="checkbox"/>	BASIC				BUILDING	BUSINESS INCOME	\$
	<input type="checkbox"/>	BROAD				25000	EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/>	SPECIAL				CONTENTS	RENTAL VALUE	\$
	<input type="checkbox"/>	EARTHQUAKE					<input checked="" type="checkbox"/> BLANKET BUILDING	\$ 34,661,300
	<input checked="" type="checkbox"/>	WIND				2%	BLANKET PERS PROP	\$
	<input type="checkbox"/>	FLOOD					BLANKET BLDG & PP	\$
	<input checked="" type="checkbox"/>	Hail				2%		\$
	<input type="checkbox"/>							
	<input type="checkbox"/>	INLAND MARINE	TYPE OF POLICY				\$	
	<input type="checkbox"/>	CAUSES OF LOSS					\$	
		NAMED PERILS	POLICY NUMBER				\$	
							\$	
A	<input checked="" type="checkbox"/>	CRIME	A942521	4/1/2025	4/1/2026	<input checked="" type="checkbox"/> Empl Dishonesty	\$ 505,000	
		<input checked="" type="checkbox"/> Forg/Alteration				\$ 505,000		
						\$		
	<input type="checkbox"/>	TYPE OF POLICY					\$	
		Deductible \$500					\$	
	<input type="checkbox"/>	BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$	
							\$	
							\$	
A	<input type="checkbox"/>	General Liability	A942521	4/1/2025	4/1/2026	<input checked="" type="checkbox"/> Occurrence	\$ 1,000,000	
		<input checked="" type="checkbox"/> Aggregate				\$ 2,000,000		

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
Townhomes of Bieneman Farms

## CERTIFICATE HOLDER

## CANCELLATION

Townhomes of Bieneman Farms c/o MJF & Associates 1940 Greeley St S Ste 111 Stillwater MN 55082	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE 

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