

Po Box 2915
Bloomington IL 61702-2915

Named Insured

M-05-9ED4-FA58 F V

RED CEDAR CANYON TOWNHOUSE
ASSOCIATION INC
C/O MJF & ASSOCIATES
1940 GREELEY ST S STE 104
STILLWATER MN 55082-6059

Policy Number	99-BY-A635-7	
Policy Period	Effective Date	Expiration Date
12 Months	OCT 10 2025	OCT 10 2026
The policy period begins and ends at 12:01 am standard time at the premises location.		

Agent and Mailing Address
C W CHARLSON INS AGCY INC
6993 35TH ST N STE 1
OAKDALE MN 55128-3145

PHONE: (651) 770-1849

Residential Community Association Policy

Automatic Renewal - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: Corporation

Reason for Declarations: Your policy is amended OCT 10 2025
DEDUCTIBLES - SECTION I
POLICY DEDUCTIBLES CHANGED

Endorsement Premium
Decrease \$ 10,747.00

Discounts Applied:
Renewal Year
Multiple Unit

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NOV 06 2025
CMP-4000

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for RED CEDAR CANYON TOWNHOUSE
Policy Number 99-BY-A635-7

SECTION I - PROPERTY BLANKET

Coverage A - Buildings
Coverage B - Business Personal Property

Limit of Insurance*
\$ 46,268,700
No Coverage

Location Number	Location of Described Premises
001	45,47 DEERWOOD CT HUDSON WI 54016-7734
002	37,39,41,43 DEERWOOD CT HUDSON WI 54016-7734
003	49,51,61,63 DEERWOOD CT HUDSON WI 54016-7734
004	53,55,57,59 DEERWOOD CT HUDSON WI 54016-7734
005	65,67,77,79 DEERWOOD CT HUDSON WI 54016-7734
006	69,71,73,75 DEERWOOD CT HUDSON WI 54016-7734
007	81,83,85,87 DEERWOOD CT HUDSON WI 54016-7734
008	89,91,93,95 DEERWOOD CT HUDSON WI 54016-7734

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for RED CEDAR CANYON TOWNHOUSE
Policy Number 99-BY-A635-7

Location Number	Location of Described Premises
009	97,99,101,103 DEERWOOD CT HUDSON WI 54016-7734
010	105,107,109,111 DEERWOOD CT HUDSON WI 54016-7733
011	113,115,117,119 DEERWOOD CT HUDSON WI 54016-7733
012	121,123,125,127 DEERWOOD CT HUDSON WI 54016-7733
013	129,131,133,135 DEERWOOD CT HUDSON WI 54016-7733
014	137,139 DEERWOOD CT HUDSON WI 54016-7733
015	141,143 DEERWOOD CT & 153,155 W CANYON DR HUDSON WI 54016-7733
016	145,147 DEERWOOD CT & 149,151 W CANYON DR HUDSON WI 54016-7733
017	157,159,169,171 W CANYON DR HUDSON WI 54016
018	161,163,165,167 W CANYON DR HUDSON WI 54016

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for RED CEDAR CANYON TOWNHOUSE
Policy Number 99-BY-A635-7

Location Number	Location of Described Premises
019	173,175,185,187 W CANYON DR HUDSON WI 54016
020	177,179,181,183 W CANYON DR HUDSON WI 54016
021	189,191,201,203 W CANYON DR HUDSON WI 54016-7721
022	193,195,197,199 W CANYON DR HUDSON WI 54016-7721
023	207,209,219,221 W CANYON DR HUDSON WI 54016-7720
024	211,213,215,217 W CANYON DR HUDSON WI 54016-7720
025	223,225,237,239 W CANYON DR HUDSON WI 54016-7719
026	229,231,233,235 W CANYON DR HUDSON WI 54016-7719
027	241,243,253,255 W CANYON DR HUDSON WI 54016-7719
028	245,247,249,251 W CANYON DR HUDSON WI 54016-7719

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for RED CEDAR CANYON TOWNHOUSE
Policy Number 99-BY-A635-7

Location Number	Location of Described Premises
029	257,259,261,263 W CANYON DR HUDSON WI 54016-7719

* As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

SECTION I - INFLATION COVERAGE INDEX(ES)

Inflation Coverage Index: 259.0

SECTION I - DEDUCTIBLES

Basic Deductible \$25,000

Special Deductibles:

Wind/Hail	5%	Money and Securities	\$250
Employee Dishonesty	\$250	Equipment Breakdown	\$2,500

Other deductibles may apply - refer to policy.

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit shown below, but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

COVERAGE	LIMIT OF INSURANCE
Collapse	Included

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for RED CEDAR CANYON TOWNHOUSE
Policy Number 99-BY-A635-7

Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Equipment Breakdown	Included
Fire Department Service Charge	\$5,000
Fire Extinguisher Systems Recharge Expense	\$5,000
Glass Expenses	Included
Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	\$100,000
Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	\$250,000
Ordinance Or Law - Equipment Coverage	Included
Preservation Of Property	30 Days
Water Damage, Other Liquids, Powder Or Molten Material Damage	Included

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH COMPLEX

The coverages and corresponding limits shown below apply separately to each complex as described in the policy.

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable	
On Premises	\$50,000
Off Premises	\$15,000
Arson Reward	\$5,000
Forgery Or Alteration	\$10,000
Money And Securities (Off Premises)	\$5,000

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for RED CEDAR CANYON TOWNHOUSE
Policy Number 99-BY-A635-7

Money And Securities (On Premises)	\$10,000
Money Orders And Counterfeit Money	\$1,000
Outdoor Property	\$5,000
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Personal Property Off Premises	\$15,000
Pollutant Clean Up And Removal	\$10,000
Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Signs	\$2,500
Valuable Papers And Records	
On Premises	\$10,000
Off Premises	\$5,000

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY

The coverages and corresponding limits shown below are the most we will pay regardless of the number of described premises shown in these Declarations.

COVERAGE	LIMIT OF INSURANCE
Back-Up of Sewer or Drain	Included
Employee Dishonesty	\$25,000
Loss Of Income And Extra Expense	Actual Loss Sustained - 12 Months

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for RED CEDAR CANYON TOWNHOUSE
Policy Number 99-BY-A635-7

SECTION II - LIABILITY

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$1,000,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
AGGREGATE LIMITS	LIMIT OF INSURANCE
Products/Completed Operations Aggregate	\$2,000,000
General Aggregate	\$2,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.

Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

FORMS AND ENDORSEMENTS

CMP-4100	Businessowners Coverage Form
CMP-4550	Residential Community Assoc
FE-6999.3	Terrorism Insurance Cov Notice
CMP-4746.1	Hired Auto Liability
CMP-4249.2	Amendatory Endorsement
FE-3650	Actual Cash Value Endorsement
CMP-4561.5	Policy Endorsement
CMP-4705.2	Loss of Income & Extra Expense
CMP-4508	Money and Securities
CMP-4710	Employee Dishonesty
CMP-4829	Guaranteed Replacement Cost
CMP-4862	Building Ordinance or Law Cov
CMP-4701	Addl Property Not Covered

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DECLARATIONS (CONTINUED)

Residential Community Association Policy for RED CEDAR CANYON TOWNHOUSE
Policy Number 99-BY-A635-7

FE-1401	Exclusion Cyber Incident
CMP-4532	Exclusion Cyber Incident
CMP-4849	Windstorm or Hail Deductible
FD-6007	Inland Marine Attach Dec

This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Michelle Mancias
Secretary

John Farnsworth
President

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Po Box 2915
Bloomington IL 61702-2915

Named Insured

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RED CEDAR CANYON TOWNHOUSE
ASSOCIATION INC
C/O MJF & ASSOCIATES
1940 GREELEY ST S STE 104
STILLWATER MN 55082-6059

INLAND MARINE ATTACHING DECLARATIONS

Policy Number	99-BY-A635-7	
Policy Period	Effective Date	Expiration Date
12 Months	OCT 10 2025	OCT 10 2026
The policy period begins and ends at 12:01 am standard time at the premises location.		

ATTACHING INLAND MARINE

Automatic Renewal - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Annual Policy Premium Included

The above Premium Amount is included in the Policy Premium shown on the Declarations.

Your policy consists of these Declarations, the INLAND MARINE CONDITIONS shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

Forms, Options, and Endorsements

FE-8739 Inland Marine Conditions
FE-8266 Amendatory Endorsement
FE-8743.1 Inland Marine Computer Prop

See Reverse for Schedule Page with Limits

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ATTACHING INLAND MARINE SCHEDULE PAGE

ATTACHING INLAND MARINE

ENDORSEMENT NUMBER	COVERAGE	LIMIT OF INSURANCE	DEDUCTIBLE AMOUNT	ANNUAL PREMIUM
FE-8743.1	Inland Marine Computer Prop Loss of Income and Extra Expense	\$ 10,000 \$ 10,000	\$ 500	Included Included

OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

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