

STATEMENT OF VALUES - BLANKET COVERAGES

AMERICAN FAMILY MUTUAL INSURANCE COMPANY

BUSINESSOWNERS
BP 86 13 08 10

Applicant or Named Insured: MILLRIDGE HOMEOWNERS ASSOCIATION

Doing Business As Name (if applicable):

Insured Mailing Address: C/O CMI
2105 SE 9TH AVE
PORTLAND, OR 97214-4653

Valuation Type: Replacement Cost Effective Date: 11-15-2018

Policy Number to which Blanket coverages are to apply (N/A if new business): 36X4408603

The Statement Of Values - Blanket Coverage must be submitted for all new business, coverage changes and value changes. **Loss Payment Penalties may apply if property is not insured to at least 80% of replacement cost value at the time of loss.** Building Limit Inflation Protection Coverage and Business Personal Property Automatic Increase In Coverage will apply to each renewal.

* Blanket Coverages are only available for the following types of property: Buildings, Auxiliary Buildings/Structures, Business Personal Property, Auxiliary Buildings Business Personal Property, Signs, Fences and Antennas. Blanket Coverage applies per property type.

Specific rates apply to each item listed in this Schedule.

PREMISES NO.	1	BUILDING NO.	1	
LOCATION	1610 NW 143RD AVE BLDG 1 PORTLAND, OR 97229-4383			
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE			
CONSTRUCTION	FRAME			
*PROPERTY TYPE	BUSINESS PERSONAL PROPERTY			
VALUES	\$116,985			
PREMISES NO.	1	BUILDING NO.	1	
LOCATION	1610 NW 143RD AVE BLDG 1 PORTLAND, OR 97229-4383			
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE			
CONSTRUCTION	FRAME			
*PROPERTY TYPE	BUILDINGS			
VALUES	\$1,131,499			
CONTINUED ON NEXT PAGE				

<p style="text-align: center;">APPLICANT OR INSURED</p> <p>All property values submitted are 100% of the replacement cost value to the best of my knowledge and American Family can rely upon my statements in providing Blanket Coverages.</p> <p>Signed _____</p> <p>Name _____</p> <p>Title _____</p> <p>Date _____</p>	<p style="text-align: center;">AGENT</p> <p>I have explained to the insured the Loss Payment Penalties that may apply if the property is not insured to 80% of replacement cost value.</p> <p>Signature _____</p> <p>Name LARRY THOMPSON AGENCY, INC.</p> <p>Agent/District Code 036-503</p> <p>Date _____</p>
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Schedule (continued)

Specific rates apply to each item listed in this Schedule.

PREMISES NO.	1	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 1 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	AUXILIARY BUILDINGS/STRUCTURES		
VALUES	\$398,288		
PREMISES NO.	1	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 1 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	AUXILIARY BUILDINGS BUSINESS PERSONAL PROPERTY		
VALUES	\$23,398		
PREMISES NO.	2	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 2 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$1,131,499		
PREMISES NO.	2	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 2 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	AUXILIARY BUILDINGS/STRUCTURES		
VALUES	\$37,339		
PREMISES NO.	3	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 3 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$1,131,499		

Schedule (continued)

Specific rates apply to each item listed in this Schedule.

PREMISES NO.	3	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 3 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	AUXILIARY BUILDINGS/STRUCTURES		
VALUES	\$37,339		
PREMISES NO.	4	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 4 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$1,255,962		
PREMISES NO.	4	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 4 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	AUXILIARY BUILDINGS/STRUCTURES		
VALUES	\$43,563		
PREMISES NO.	5	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 5 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$780,734		
PREMISES NO.	5	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 5 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	AUXILIARY BUILDINGS/STRUCTURES		
VALUES	\$37,339		

Schedule (continued)

Specific rates apply to each item listed in this Schedule.

PREMISES NO.	6	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 6 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$1,255,962		
PREMISES NO.	6	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 6 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	AUXILIARY BUILDINGS/STRUCTURES		
VALUES	\$43,563		
PREMISES NO.	7	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 7 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$1,255,962		
PREMISES NO.	7	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 7 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	AUXILIARY BUILDINGS/STRUCTURES		
VALUES	\$43,563		
PREMISES NO.	8	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 8 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$1,255,962		

Schedule (continued)

Specific rates apply to each item listed in this Schedule.

PREMISES NO.	8	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 8 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	AUXILIARY BUILDINGS/STRUCTURES		
VALUES	\$43,563		
PREMISES NO.	9	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 9 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$1,255,962		
PREMISES NO.	9	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 9 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	AUXILIARY BUILDINGS/STRUCTURES		
VALUES	\$43,563		
PREMISES NO.	10	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 10 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$1,255,962		
PREMISES NO.	10	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 10 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	AUXILIARY BUILDINGS/STRUCTURES		
VALUES	\$43,563		

Schedule (continued)

Specific rates apply to each item listed in this Schedule.

PREMISES NO.	11	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 11 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$780,734		
PREMISES NO.	11	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 11 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	AUXILIARY BUILDINGS/STRUCTURES		
VALUES	\$31,116		
PREMISES NO.	12	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 12 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$1,255,962		
PREMISES NO.	12	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 12 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	AUXILIARY BUILDINGS/STRUCTURES		
VALUES	\$43,563		
PREMISES NO.	13	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 13 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$780,734		

Schedule (continued)

Specific rates apply to each item listed in this Schedule.

PREMISES NO.	13	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 13 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	AUXILIARY BUILDINGS/STRUCTURES		
VALUES	\$24,893		
PREMISES NO.	14	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 14 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$1,255,962		
PREMISES NO.	14	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 14 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	AUXILIARY BUILDINGS/STRUCTURES		
VALUES	\$43,563		
PREMISES NO.	15	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 15 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$780,734		
PREMISES NO.	15	BUILDING NO.	1
LOCATION	1610 NW 143RD AVE BLDG 15 PORTLAND, OR 97229-4383		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	AUXILIARY BUILDINGS/STRUCTURES		
VALUES	\$24,893		

Schedule (continued)

Specific rates apply to each item listed in this Schedule.

PREMISES NO. 16 BUILDING NO. 1
 LOCATION 1610 NW 143RD AVE BLDG 16
 PORTLAND, OR 97229-4383

OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE
 CONSTRUCTION FRAME
 *PROPERTY TYPE BUILDINGS
 VALUES \$780,734

PREMISES NO. 16 BUILDING NO. 1
 LOCATION 1610 NW 143RD AVE BLDG 16
 PORTLAND, OR 97229-4383

OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE
 CONSTRUCTION FRAME
 *PROPERTY TYPE AUXILIARY BUILDINGS/STRUCTURES
 VALUES \$31,116

PREMISES NO. BUILDING NO.
 LOCATION

OCCUPANCY
 CONSTRUCTION
 *PROPERTY TYPE
 VALUES

PREMISES NO. BUILDING NO.
 LOCATION

OCCUPANCY
 CONSTRUCTION
 *PROPERTY TYPE
 VALUES

PREMISES NO. BUILDING NO.
 LOCATION

OCCUPANCY
 CONSTRUCTION
 *PROPERTY TYPE
 VALUES

AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICY**DECLARATIONS**

POLICY NUMBER
36X4408603

CUSTOMER BILLING ACCOUNT
020-023-461 11

NAMED INSURED MILLRIDGE HOMEOWNERS ASSOCIATION

MAILING ADDRESS C/O CMI
2105 SE 9TH AVE
PORTLAND, OR 97214-4653

POLICY PERIOD FROM 11-15-2018 TO 11-15-2019
12:01 A.M. Standard Time at your mailing address shown above.

FORM OF BUSINESS CORPORATION

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

SECTION I PROPERTY

ALL PROPERTY COVERAGES ARE SUBJECT TO THE FOLLOWING:

COVERED CAUSES OF LOSS SPECIAL - RISK OF DIRECT PHYSICAL LOSS

COVERAGE PROVIDED. BLANKET INSURANCE AT THE FOLLOWING DESCRIBED PREMISES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN UNLESS COVERAGE IS PROVIDED BY AN ENDORSEMENT.

DESCRIPTION OF PREMISES

PREMISES NO. 0001 BUILDING NO. 001
LOCATION 1610 NW 143RD AVE BLDG 1
PORTLAND, OR 97229-4383

BUILDING INTEREST LEASED TO OTHERS
PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 6
CONSTRUCTION FRAME
YEAR BUILT 1969

COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 370

DESCRIPTION OF PREMISES

PREMISES NO. 0002 BUILDING NO. 001
LOCATION 1610 NW 143RD AVE BLDG 2
PORTLAND, OR 97229-4383

BUILDING INTEREST LEASED TO OTHERS
PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 6
CONSTRUCTION FRAME
YEAR BUILT 1969

AGENT 036-503
LARRY THOMPSON AGENCY, INC.
15573 BANGY RD STE 300
LAKE OSWEGO, OR 97035-3396

PHONE
503-924-2200

PAGE 0001
BRANCH RMR025 **RENEW**
ENTRY DATE 09-08-2018

AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICYPOLICY NUMBER
36X4408603**DECLARATIONS**CUSTOMER BILLING ACCOUNT
020-023-461 11**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 370****DESCRIPTION OF PREMISES**PREMISES NO. 0003 BUILDING NO. 001
LOCATION 1610 NW 143RD AVE BLDG 3
PORTLAND, OR 97229-4383BUILDING INTEREST LEASED TO OTHERS
PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILENUMBER OF UNITS 6
CONSTRUCTION FRAME
YEAR BUILT 1969**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 370****DESCRIPTION OF PREMISES**PREMISES NO. 0004 BUILDING NO. 001
LOCATION 1610 NW 143RD AVE BLDG 4
PORTLAND, OR 97229-4383BUILDING INTEREST LEASED TO OTHERS
PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILENUMBER OF UNITS 7
CONSTRUCTION FRAME
YEAR BUILT 1969**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 370****DESCRIPTION OF PREMISES**PREMISES NO. 0005 BUILDING NO. 001
LOCATION 1610 NW 143RD AVE BLDG 5
PORTLAND, OR 97229-4383BUILDING INTEREST LEASED TO OTHERS
PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILENUMBER OF UNITS 6
CONSTRUCTION FRAME
YEAR BUILT 1969**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 370**AGENT 036-503
LARRY THOMPSON AGENCY, INC.
15573 BANGY RD STE 300
LAKE OSWEGO, OR 97035-3396PHONE
503-924-2200PAGE 0002
BRANCH RMR025 RENW
ENTRY DATE 09-08-2018

AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICY**DECLARATIONS**POLICY NUMBER
36X4408603CUSTOMER BILLING ACCOUNT
020-023-461 11**DESCRIPTION OF PREMISES**PREMISES NO. 0006 BUILDING NO. 001
LOCATION 1610 NW 143RD AVE BLDG 6
PORTLAND, OR 97229-4383BUILDING INTEREST LEASED TO OTHERS
PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILENUMBER OF UNITS 7
CONSTRUCTION FRAME
YEAR BUILT 1969
COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 370**DESCRIPTION OF PREMISES**PREMISES NO. 0007 BUILDING NO. 001
LOCATION 1610 NW 143RD AVE BLDG 7
PORTLAND, OR 97229-4383BUILDING INTEREST LEASED TO OTHERS
PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILENUMBER OF UNITS 7
CONSTRUCTION FRAME
YEAR BUILT 1969
COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 370**DESCRIPTION OF PREMISES**PREMISES NO. 0008 BUILDING NO. 001
LOCATION 1610 NW 143RD AVE BLDG 8
PORTLAND, OR 97229-4383BUILDING INTEREST LEASED TO OTHERS
PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILENUMBER OF UNITS 7
CONSTRUCTION FRAME
YEAR BUILT 1969
COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 370**DESCRIPTION OF PREMISES**PREMISES NO. 0009 BUILDING NO. 001
LOCATION 1610 NW 143RD AVE BLDG 9
PORTLAND, OR 97229-4383AGENT 036-503
LARRY THOMPSON AGENCY, INC.
15573 BANGY RD STE 300
LAKE OSWEGO, OR 97035-3396PHONE
503-924-2200PAGE 0003
BRANCH RMR025 RENW
ENTRY DATE 09-08-2018

AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICY**DECLARATIONS**POLICY NUMBER
36X4408603CUSTOMER BILLING ACCOUNT
020-023-461 11BUILDING INTEREST LEASED TO OTHERS
PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 7

CONSTRUCTION FRAME

YEAR BUILT 1969

COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 370

DESCRIPTION OF PREMISES

PREMISES NO. 0010 BUILDING NO. 001

LOCATION 1610 NW 143RD AVE BLDG 10
PORTLAND, OR 97229-4383BUILDING INTEREST LEASED TO OTHERS
PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 7

CONSTRUCTION FRAME

YEAR BUILT 1969

COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 370

DESCRIPTION OF PREMISES

PREMISES NO. 0011 BUILDING NO. 001

LOCATION 1610 NW 143RD AVE BLDG 11
PORTLAND, OR 97229-4383BUILDING INTEREST LEASED TO OTHERS
PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 5

CONSTRUCTION FRAME

YEAR BUILT 1969

COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 370

DESCRIPTION OF PREMISES

PREMISES NO. 0012 BUILDING NO. 001

LOCATION 1610 NW 143RD AVE BLDG 12
PORTLAND, OR 97229-4383BUILDING INTEREST LEASED TO OTHERS
PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 7

CONSTRUCTION FRAME

YEAR BUILT 1969

AGENT 036-503
LARRY THOMPSON AGENCY, INC.
15573 BANGY RD STE 300
LAKE OSWEGO, OR 97035-3396PHONE
503-924-2200PAGE 0004
BRANCH RMR025 RENW
ENTRY DATE 09-08-2018

AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICYPOLICY NUMBER
36X4408603**DECLARATIONS**CUSTOMER BILLING ACCOUNT
020-023-461 11**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 370****DESCRIPTION OF PREMISES**PREMISES NO. 0013 BUILDING NO. 001
LOCATION 1610 NW 143RD AVE BLDG 13
PORTLAND, OR 97229-4383BUILDING INTEREST LEASED TO OTHERS
PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILENUMBER OF UNITS 4
CONSTRUCTION FRAME
YEAR BUILT 1969**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 370****DESCRIPTION OF PREMISES**PREMISES NO. 0014 BUILDING NO. 001
LOCATION 1610 NW 143RD AVE BLDG 14
PORTLAND, OR 97229-4383BUILDING INTEREST LEASED TO OTHERS
PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILENUMBER OF UNITS 7
CONSTRUCTION FRAME
YEAR BUILT 1969**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 370****DESCRIPTION OF PREMISES**PREMISES NO. 0015 BUILDING NO. 001
LOCATION 1610 NW 143RD AVE BLDG 15
PORTLAND, OR 97229-4383BUILDING INTEREST LEASED TO OTHERS
PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILENUMBER OF UNITS 4
CONSTRUCTION FRAME
YEAR BUILT 1969**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 370**AGENT 036-503
LARRY THOMPSON AGENCY, INC.
15573 BANGY RD STE 300
LAKE OSWEGO, OR 97035-3396PHONE
503-924-2200PAGE 0005
BRANCH RMR025 RENW
ENTRY DATE 09-08-2018

AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICY**DECLARATIONS**POLICY NUMBER
36X4408603CUSTOMER BILLING ACCOUNT
020-023-461 11**DESCRIPTION OF PREMISES**PREMISES NO. 0016 BUILDING NO. 001
LOCATION 1610 NW 143RD AVE BLDG 16
PORTLAND, OR 97229-4383BUILDING INTEREST LEASED TO OTHERS
PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILENUMBER OF UNITS 5
CONSTRUCTION FRAME
YEAR BUILT 1969
COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 370**The Following Applies To All Premises Identified In This Declaration**

CERTIFIED ACTS OF TERRORISM \$98.00

POLICY PROPERTY DEDUCTIBLE \$10,000

OTHER PROPERTY DEDUCTIBLE(S)OPTIONAL COVERAGE/GLASS DEDUCTIBLE \$500
EARTHQUAKE PERCENTAGE DEDUCTIBLE 15%

COVERAGE	LIMIT OF INSURANCE	PREMIUM
BUILDING - Blanket REPLACEMENT COST	\$17,345,863	\$15,684.00
AUXILIARY BUILDINGS/STRUCTURES - Blanket REPLACEMENT COST	\$970,827	\$939.00
BUSINESS PERSONAL PROPERTY - Blanket REPLACEMENT COST AUTOMATIC INCREASE IN COVERAGE 4%	\$116,985	\$112.00
AUXILIARY BUILDINGS BUSINESS PERSONAL PROPERTY - Blanket REPLACEMENT COST AUTOMATIC INCREASE IN COVERAGE 4%	\$23,398	\$22.00

ADDITIONAL COVERAGE	LIMIT OF INSURANCE	PREMIUM
BUSINESS INCOME	ACTUAL LOSS SUSTAINED	INCLUDED

OTHER COVERAGES OR OPTIONS	LIMIT OF INSURANCE	PREMIUM
EARTHQUAKE - Blanket	INCLUDED	\$3,875.00

Property forms and endorsements applying to this premises and made part of this policy at time of issue:
Any endorsement followed by a state abbreviation will only apply to coverages within this state.

BP 85 17 09 15 BP 10 03 01 06 BP 84 10 07 98 BP 84 11 07 98

AGENT 036-503
LARRY THOMPSON AGENCY, INC.
15573 BANGY RD STE 300
LAKE OSWEGO, OR 97035-3396PHONE
503-924-2200PAGE 0006
BRANCH RMR025 RENW
ENTRY DATE 09-08-2018

AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICY**POLICY NUMBER**
36X4408603**DECLARATIONS****CUSTOMER BILLING ACCOUNT**
020-023-461 11

BP 85 11 12 08

APPLICABLE PROPERTY ENDORSEMENT CHARGES	\$1,497.00
TOTAL ADVANCE PROPERTY PREMIUM	\$22,227.00

Property forms and endorsements applying to all premises and made part of this policy at time of issue:
Any endorsement followed by a state abbreviation will only apply to coverages within this state.

BP 06 01 01 07 BP 83 01 07 98 BP 83 02 01 07 BP 84 04 01 07

SECTION II LIABILITY AND MEDICAL EXPENSES

Except for Damage To Premises Rented To You, each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to **Section II Liability** in the BUSINESSOWNERS COVERAGE FORM and any attached endorsements.

COVERAGE	LIMIT OF INSURANCE
AGGREGATE LIMIT (OTHER THAN PRODUCTS COMPLETED OPERATIONS)	\$4,000,000
PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT	\$4,000,000

DAMAGE TO PREMISES RENTED TO YOU - ANY ONE PREMISES	\$50,000
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LIABILITY - EACH OCCURENCE LIMIT	\$2,000,000
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PREM 0001	BLDG 001	MEDICAL EXPENSES - ANY ONE PERSON	\$10,000
PREM 0002	BLDG 001	MEDICAL EXPENSES - ANY ONE PERSON	\$10,000
PREM 0003	BLDG 001	MEDICAL EXPENSES - ANY ONE PERSON	\$10,000
PREM 0004	BLDG 001	MEDICAL EXPENSES - ANY ONE PERSON	\$10,000
PREM 0005	BLDG 001	MEDICAL EXPENSES - ANY ONE PERSON	\$10,000
PREM 0006	BLDG 001	MEDICAL EXPENSES - ANY ONE PERSON	\$10,000
PREM 0007	BLDG 001	MEDICAL EXPENSES - ANY ONE PERSON	\$10,000
PREM 0008	BLDG 001	MEDICAL EXPENSES - ANY ONE PERSON	\$10,000
PREM 0009	BLDG 001	MEDICAL EXPENSES - ANY ONE PERSON	\$10,000
PREM 0010	BLDG 001	MEDICAL EXPENSES - ANY ONE PERSON	\$10,000
PREM 0011	BLDG 001	MEDICAL EXPENSES - ANY ONE PERSON	\$10,000
PREM 0012	BLDG 001	MEDICAL EXPENSES - ANY ONE PERSON	\$10,000
PREM 0013	BLDG 001	MEDICAL EXPENSES - ANY ONE PERSON	\$10,000
PREM 0014	BLDG 001	MEDICAL EXPENSES - ANY ONE PERSON	\$10,000
PREM 0015	BLDG 001	MEDICAL EXPENSES - ANY ONE PERSON	\$10,000
PREM 0016	BLDG 001	MEDICAL EXPENSES - ANY ONE PERSON	\$10,000

LOCATION	PREMIUM BASIS	RATE	ADVANCE PREMIUM
PREMISES NO. 0001 BUILDING NO. 001	6 UNITS		\$30.00

AGENT 036-503
LARRY THOMPSON AGENCY, INC.
15573 BANGY RD STE 300
LAKE OSWEGO, OR 97035-3396

PHONE
503-924-2200

PAGE 0007
BRANCH RMR025 **RENEW**
ENTRY DATE 09-08-2018

AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICY**POLICY NUMBER**

36X4408603

DECLARATIONS**CUSTOMER BILLING ACCOUNT**

020-023-461 11

PREMISES NO. 0002	BUILDING NO. 001	6 UNITS	\$30.00
PREMISES NO. 0003	BUILDING NO. 001	6 UNITS	\$30.00
PREMISES NO. 0004	BUILDING NO. 001	2 POOLS 7 UNITS	\$461.00 \$35.00
PREMISES NO. 0005	BUILDING NO. 001	6 UNITS	\$30.00
PREMISES NO. 0006	BUILDING NO. 001	7 UNITS	\$35.00
PREMISES NO. 0007	BUILDING NO. 001	7 UNITS	\$35.00
PREMISES NO. 0008	BUILDING NO. 001	7 UNITS	\$35.00
PREMISES NO. 0009	BUILDING NO. 001	7 UNITS	\$35.00
PREMISES NO. 0010	BUILDING NO. 001	7 UNITS	\$35.00
PREMISES NO. 0011	BUILDING NO. 001	5 UNITS	\$26.00
PREMISES NO. 0012	BUILDING NO. 001	7 UNITS	\$35.00
PREMISES NO. 0013	BUILDING NO. 001	4 UNITS	\$20.00
PREMISES NO. 0014	BUILDING NO. 001		

AGENT 036-503
 LARRY THOMPSON AGENCY, INC.
 15573 BANGY RD STE 300
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AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICY

POLICY NUMBER
36X4408603

DECLARATIONS

CUSTOMER BILLING ACCOUNT
020-023-461 11

7 UNITS \$35.00

PREMISES NO. 0015 BUILDING NO. 001

4 UNITS \$20.00

PREMISES NO. 0016 BUILDING NO. 001

5 UNITS \$26.00

CERTIFIED ACTS OF TERRORISM \$17.00

APPLICABLE BUSINESS LIABILITY ENDORSEMENT CHARGES \$221.00

TOTAL ADVANCE BUSINESS LIABILITY PREMIUM \$1,191.00

Liability forms and endorsements applying to all premises and made part of this policy at time of issue:

Any endorsement followed by a state abbreviation will only apply to coverages within this state.

BP 04 02 01 06 BP 04 04 01 06 BP 04 17 07 02 BP 04 39 07 02
BP 04 54 01 06 BP 04 93 01 06 BP 05 17 01 06 BP 05 77 01 06
BP 06 27 01 06 BP 10 05 07 02 BP 15 04 05 14 BP 84 24 01 07
BP 85 04 07 10 BP 85 05 07 98OR BP 85 10 07 98 BP 85 12 01 06

TOTAL ADVANCE BUSINESS PREMIUM \$23,418.00

This premium may be subject to adjustment.

Forms and endorsements applying to property and liability at all premises and made part of this policy at time of issue:

Any endorsement followed by a state abbreviation will only apply to coverages within this state.

BP IN 01 01 06 BP 00 03 01 06 BP 01 78 01 08 BP 05 01 07 02
BP 05 15 01 15 BP 05 24 01 15 BP 05 41 01 15 BP 80 01 05 17
BP 87 01 08 10 BP 87 90 08 10

AUTHORIZED REPRESENTATIVE

John Samuel
President

Peck
Secretary

COUNTERSIGNED
LICENSED RESIDENT AGENT

AGENT 036-503
LARRY THOMPSON AGENCY, INC.
15573 BANGY RD STE 300
LAKE OSWEGO, OR 97035-3396

PHONE
503-924-2200

PAGE 0009
BRANCH RMR025 RENW
ENTRY DATE 09-08-2018

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**EXCLUSION – ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY – WITH LIMITED BODILY INJURY EXCEPTION**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

A. Exclusion **B.1.q.** of **Section II – Liability** is replaced by the following:

This insurance does not apply to:

q. Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability

- (1) Damages, other than damages because of "personal and advertising injury", arising out of any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information; or
- (2) Damages arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of that which is described in Paragraph (1) or (2) above.

However, unless Paragraph (1) above applies, this exclusion does not apply to damages because of "bodily injury".

As used in this exclusion, electronic data means information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of electronic data, means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

B. The following is added to Paragraph **B.1.p. Personal And Advertising Injury** Exclusion of **Section II – Liability**:

This insurance does not apply to:

p. Personal And Advertising Injury

"Personal and advertising injury":

Arising out of any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of any access to or disclosure of any person's or organization's confidential or personal information.

POLICY NUMBER: 36X4408603

BUSINESSOWNERS
BP 04 02 01 06**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
ADDITIONAL INSURED – MANAGERS OR LESSORS OF PREMISES**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE	
A. Designation Of Premises (Part Leased To You):	B. Name Of Person Or Organization (Additional Insured):
1610 NW 143RD AVE BLDG 1 PORTLAND, OR 97229-4383	COMMUNITY MANAGEMENT INC
1610 NW 143RD AVE BLDG 2 PORTLAND, OR 97229-4383	COMMUNITY MANAGEMENT INC
1610 NW 143RD AVE BLDG 3 PORTLAND, OR 97229-4383	COMMUNITY MANAGEMENT INC
1610 NW 143RD AVE BLDG 4 PORTLAND, OR 97229-4383	COMMUNITY MANAGEMENT INC
1610 NW 143RD AVE BLDG 5 PORTLAND, OR 97229-4383	COMMUNITY MANAGEMENT INC
1610 NW 143RD AVE BLDG 6 PORTLAND, OR 97229-4383	COMMUNITY MANAGEMENT INC
1610 NW 143RD AVE BLDG 7 PORTLAND, OR 97229-4383	COMMUNITY MANAGEMENT INC
1610 NW 143RD AVE BLDG 8 PORTLAND, OR 97229-4383	COMMUNITY MANAGEMENT INC
1610 NW 143RD AVE BLDG 9 PORTLAND, OR 97229-4383	COMMUNITY MANAGEMENT INC
1610 NW 143RD AVE BLDG 10 PORTLAND, OR 97229-4383	COMMUNITY MANAGEMENT INC
1610 NW 143RD AVE BLDG 11 PORTLAND, OR 97229-4383	COMMUNITY MANAGEMENT INC
1610 NW 143RD AVE BLDG 12 PORTLAND, OR 97229-4383	COMMUNITY MANAGEMENT INC
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	
CONTINUED ON BP8612	

A. The following is added to Paragraph C. Who Is An Insured in Section II – Liability:

3. The person or organization shown in the Schedule is also an insured, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises leased to you and shown in the Schedule.

B. The following exclusions are added to Section II – Liability:

This insurance does not apply to:

1. Any "occurrence" that takes place after you cease to be a tenant in the premises described in the Schedule.
2. Structural alterations, new construction or demolition operations performed by or for the person or organization designated in the Schedule.

POLICY NUMBER: 36X4408603

BUSINESSOWNERS
BP 86 12 07 98

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Schedule continued from BP 04 02

ADDITIONAL INSURED – MANAGERS OR LESSORS OF PREMISES

SCHEDULE

A. Designation Of Premises (Part Leased To You):

B. Name Of Person Or Organization (Additional Insured):

1610 NW 143RD AVE BLDG 13
PORTLAND, OR 97229-4383

COMMUNITY MANAGEMENT INC

1610 NW 143RD AVE BLDG 14
PORTLAND, OR 97229-4383

COMMUNITY MANAGEMENT INC

1610 NW 143RD AVE BLDG 15
PORTLAND, OR 97229-4383

COMMUNITY MANAGEMENT INC

1610 NW 143RD AVE BLDG 16
PORTLAND, OR 97229-4383

COMMUNITY MANAGEMENT INC

POLICY NUMBER: 36X4408603

BUSINESSOWNERS
BP 04 04 01 06**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****HIRED AUTO AND NON-OWNED AUTO LIABILITY**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE	
Coverage	Additional Premium
A. Hired Auto Liability:	INCLUDED
B. Non-Owned Auto Liability:	INCLUDED
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

- A.** Insurance is provided only for those coverages for which a specific premium charge is shown in the Declarations or in the Schedule.
- 1. Hired Auto Liability**
The insurance provided under Paragraph **A.1. Business Liability in Section II – Liability**, applies to "bodily injury" or "property damage" arising out of the maintenance or use of a "hired auto" by you or your "employees" in the course of your business.
 - 2. Non-Owned Auto Liability**
The insurance provided under Paragraph **A.1. Business Liability in Section II – Liability**, applies to "bodily injury" or "property damage" arising out of the use of any "non-owned auto" in your business by any person.
- B.** For insurance provided by this endorsement only:
- 1. The exclusions, under the Paragraph B.1. Applicable To Business Liability Coverage in Section II – Liability, other than Exclusions a., b., d., f. and i. and the Nuclear Energy Liability Exclusion, are deleted and replaced by the following:**
 - a. "Bodily injury" to:**
 - (1)** An "employee" of the insured arising out of and in the course of:
 - (a)** Employment by the insured; or
 - (b)** Performing duties related to the conduct of the insured's business; or
 - (2)** The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph **(1)** above.
This exclusion applies:
 - (1)** Whether the insured may be liable as an employer or in any other capacity; and
 - (2)** To any obligation to share damages with or repay someone else who must pay damages because of injury.
This exclusion does not apply to:
 - (1)** Liability assumed by the insured under an "insured contract"; or
 - (2)** "Bodily injury" arising out of and in the course of domestic employment by the insured unless benefits for such injury are in whole or in part either payable or required to be provided under any workers compensation law.
 - b. "Property damage" to:**
 - (1)** Property owned or being transported by, or rented or loaned to the insured; or
 - (2)** Property in the care, custody or control of the insured.
 - 2. Paragraph C. Who Is An Insured in Section II – Liability, is replaced by the following:**
 - 1. Each of the following is an insured under this endorsement to the extent set forth below:**
 - a.** You;
 - b.** Any other person using a "hired auto" with your permission;
 - c.** For a "non-owned auto":
 - (1)** Any partner or "executive officer" of yours; or
 - (2)** Any "employee" of yours but only while such "non-owned auto" is being used in your business; and
 - d.** Any other person or organization, but only for their liability because of acts or omissions of an insured under **a., b.** or **c.** above.
 - 2. None of the following is an insured:**
 - a.** Any person engaged in the business of his or her employer for "bodily injury" to any co-"employee" of such person injured in the course of employment, or to the spouse, child, parent, brother or sister of that co-"employee" as a consequence of such "bodily injury", or for any obligation to share damages with or repay someone else who must pay damages because of the injury;
 - b.** Any partner or "executive officer" for any "auto" owned by such partner or officer or a member of his or her household;

- c. Any person while employed in or otherwise engaged in duties in connection with an "auto business", other than an "auto business" you operate;
 - d. The owner or lessee (of whom you are a sublessee) of a "hired auto" or the owner of a "non-owned auto" or any agent or "employee" of any such owner or lessee; or
 - e. Any person or organization for the conduct of any current or past partnership or joint venture that is not shown as a Named Insured in the Declarations.
- C.** The following additional definitions apply:
1. "Auto Business" means the business or occupation of selling, repairing, servicing, storing or parking "autos".
 2. "Hired Auto" means any "auto" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent or borrow from any of your "employees", your partners or your "executive officers" or members of their households.
 3. "Non-Owned Auto" means any "auto" you do not own, lease, hire, rent or borrow which is used in connection with your business. This includes "autos" owned by your "employees", your partners or your "executive officers", or members of their households, but only while used in your business or your personal affairs.

POLICY NUMBER: 36X4408603

BUSINESSOWNERS
BP 85 11 12 08

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
BUILDING AND BUSINESS PERSONAL PROPERTY CHANGES**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE*				
Premises	Building	Auxiliary Building/Structure Description	Auxiliary Building/ Structure Limit	Auxiliary Buildings Business Personal Property Limit
No.	No.			
1	1	2 POOLS	\$191,224	\$11,699
1	1	CLUB HOUSE	\$169,725	\$11,699
1	1	DETACHED GARAGES	\$37,339	
2	1	DETACHED GARAGES	\$37,339	
3	1	DETACHED GARAGES	\$37,339	
4	1	DETACHED GARAGES	\$43,563	
5	1	DETACHED GARAGES	\$37,339	
6	1	DETACHED GARAGES	\$43,563	
7	1	DETACHED GARAGES	\$43,563	
8	1	DETACHED GARAGES	\$43,563	
9	1	DETACHED GARAGES	\$43,563	
10	1	DETACHED GARAGES	\$43,563	
11	1	DETACHED GARAGES	\$31,116	
12	1	DETACHED GARAGES	\$43,563	
13	1	DETACHED GARAGES	\$24,893	
14	1	DETACHED GARAGES	\$43,563	
15	1	DETACHED GARAGES	\$24,893	
16	1	DETACHED GARAGES	\$31,116	

* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

Section I - Property is amended as follows:

A. Paragraph A.1. Covered Property is replaced with the following:

Covered Property includes Building as described under Paragraph **a.** below, Business Personal Property as described under Paragraph **b.** below, Auxiliary Buildings/Structures as described under Paragraph **c.** below, Auxiliary Buildings Business Personal Property as described under Paragraph **d.** below, or all four, depending on whether a Limit of Insurance is shown in the Declarations for that type of property. Regardless of whether coverage is shown in the Declarations for Buildings, Business Personal Property, Auxiliary Buildings/Structures, Auxiliary Buildings Business Personal Property, or all four, there is no coverage for property described under Paragraph **A.2. Property Not Covered.**

- a.** Building, means the described building shown in the Declarations, including:
- (1) Completed additions;
 - (2) Fixtures, including outdoor fixtures;
 - (3) Permanently installed:
 - (a) Machinery; and
 - (b) Equipment;
 - (4) Your personal property in apartments, rooms or common areas furnished by you as landlord;
 - (5) Personal property owned by you that is used to maintain or service the described building or the premises, including:
 - (a) Fire extinguishing equipment;
 - (b) Outdoor furniture;
 - (c) Floor coverings; and
 - (d) Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering;
 - (6) If not covered by other insurance:
 - (a) Additions under construction, alterations and repairs to the described building;
 - (b) Materials, equipment, supplies and temporary structures, on or within 100 feet of the described premises, used for making additions, alterations or repairs to the described building.
- b.** Business Personal Property located in or on the described building at the premises shown in the Declarations or in the open (or in a vehicle) within 100 feet of the described premises, including:
- (1) Property you own that is used in your business;
 - (2) Property of others that is in your care, custody or control, except as otherwise provided in Loss Payment Property Loss Condition **E.5.d.(3)(b)**;
 - (3) Tenant's improvements and betterments. Improvements and betterments are fixtures, alterations, installations or additions:

- (a) Made a part of the described building you occupy but do not own; and
 - (b) You acquired or made at your expense but cannot legally remove;
 - (4) Leased personal property for which you have a contractual responsibility to insure, unless otherwise provided for under Paragraph **1.b.(2)**; and
 - (5) Exterior building glass, if you are a tenant and no Limit of Insurance is shown in the Declarations for Building property. The glass must be owned by you or in your care, custody or control.
- c.** Auxiliary Buildings/Structures, meaning the auxiliary buildings/structures described in the above Schedule located at the premises shown in the Declarations, including:
- (1) Completed additions;
 - (2) Fixtures;
 - (3) Permanently installed:
 - (a) Machinery; and
 - (b) Equipment;
 - (4) Personal property owned by you that is used to maintain or service the auxiliary buildings/structures, including:
 - (a) Fire extinguishing equipment;
 - (b) Floor coverings; and
 - (c) Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering;
 - (5) If not covered by other insurance:
 - (a) Additions under construction, alterations and repairs to the auxiliary buildings/structures;
 - (b) Materials, equipment, supplies and temporary structures, on or within 100 feet of the auxiliary buildings/structures, used for making additions, alterations or repairs to the auxiliary buildings/structures.
- d.** Auxiliary Buildings Business Personal Property located in or on the auxiliary buildings/structures described in the above Schedule located at the premises shown in the Declarations, including:
- (1) Property you own that is used in your business;
 - (2) Property of others that is in your care, custody or control, except as otherwise provided in Loss Payment Property Loss Condition **E.5.d.(3)(b)**;
 - (3) Leased personal property for which you have a contractual responsibility to insure, unless otherwise provided for under Paragraph **1.b.(2)**.
- B.** The following is added to **E.3.**, Property Loss Conditions – Duties In the Event of Loss or Damage:
- (10) Keep records of your property in such a way that we can accurately determine the amount of any loss.