STATEMENT OF VALUES - BLANKET COVERAGES

AMERICAN FAMILY MUTUAL INSURANCE COMPANY

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: 11-15-2019

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.

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	\$121,664
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	\$1,165,138
	CONTINUED ON NEXT PAGE

APPLICANT OR INSURED	AGENT
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.	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.
Signed	Signature
Name	Name LARRY THOMPSON AGENCY INC
Title	Agent/District Code 036-503
Date	Date

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 AUXILIARY BUILDINGS/STRUCTURES

VALUES \$410,129

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 \$24,334

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 \$1,165,138

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 \$38,449

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 \$1,165,138

499

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 \$38,449

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 \$1,293,301

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 \$44,858

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 \$803,945

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 \$38,449

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 \$1,293,301

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 \$44,858

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 \$1,293,301

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 \$44,858

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 \$1,293,301

499

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 \$44,858

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 \$1,293,301

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 \$44,858

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 \$1,293,301

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 \$44,858

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 \$803,945

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 \$32,041

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 \$1,293,301

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 \$44,858

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 \$803,945

499

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 \$25,633

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 \$1,293,301

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 \$44,858

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 \$803,945

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 \$25,633

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 \$803,945

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 \$32,041

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

BUSINESSOWNERS POLICY

Non-assessable policy Issued by

AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.

6000 American Pkwy Madison WI 53783-0001 (608) 249-2111 Member of American Family Insurance Group

BP 80 01 08 18 Stock No. 14744

THIS POLICY CONSISTS OF:

- DECLARATIONS
- BUSINESSOWNERS COVERAGE FORM
- APPLICABLE FORMS AND ENDORSEMENTS

Notification of changes to the Businessowners Policy that occur during the policy term will be made using a change endorsement that is issued by us and made a part of this policy. Whenever the sentence "Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations" appears in an endorsement attached to this policy, the sentence is changed to read:

Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declaration or on a change endorsement issued by us, and made a part of this policy.

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICY DECLARATIONS

POLICY NUMBER CUSTOMER BILLING ACCOUNT 36X4408603 CUSTOMER BILLING ACCOUNT 11

NAMED MILLRIDGE HOMEOWNERS ASSOCIATION

INSURED

MAILING C/O CMI

ADDRESS 2105 SE 9TH AVE

PORTLAND, OR 97214-4653

POLICY PERIOD FROM 11-15-2019 TO 11-15-2020

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 381

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 PHONE PAGE 0001

LARRY THOMPSON AGENCY INC 503-924-2200 BRANCH CMW038 RENW 15573 BANGY RD STE 300 ENTRY DATE 08-23-2019

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICY DECLARATIONS

POLICY NUMBER CUSTOMER BILLING ACCOUNT 36X4408603 CUSTOMER BILLING ACCOUNT 11

COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 381

DESCRIPTION OF PREMISES

PREMISES NO. 0003 BUILDING NO. 001

LOCATION 1610 NW 143RD AVE BLDG 3

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 381

DESCRIPTION OF PREMISES

PREMISES NO. 0004 BUILDING NO. 001

LOCATION 1610 NW 143RD AVE BLDG 4

PORTLAND, OR 97229-4383

BUILDING 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 381

DESCRIPTION OF PREMISES

PREMISES NO. 0005 BUILDING NO. 001

LOCATION 1610 NW 143RD AVE BLDG 5

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 381

AGENT 036-503 PHONE PAGE 0002

LARRY THOMPSON AGENCY INC 503-924-2200 BRANCH CMW038 RENW 15573 BANGY RD STE 300 ENTRY DATE 08-23-2019

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICY DECLARATIONS

POLICY NUMBER CUSTOMER BILLING ACCOUNT 36X4408603 CUSTOMER BILLING ACCOUNT 11

DESCRIPTION OF PREMISES

PREMISES NO. 0006 BUILDING NO. 001

LOCATION 1610 NW 143RD AVE BLDG 6

PORTLAND, OR 97229-4383

BUILDING 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 381

DESCRIPTION OF PREMISES

PREMISES NO. 0007 BUILDING NO. 001

LOCATION 1610 NW 143RD AVE BLDG 7

PORTLAND, OR 97229-4383

BUILDING 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 381

DESCRIPTION OF PREMISES

PREMISES NO. 0008 BUILDING NO. 001

LOCATION 1610 NW 143RD AVE BLDG 8 PORTLAND, OR 97229-4383

BUILDING 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 381

DESCRIPTION OF PREMISES

PREMISES NO. 0009 BUILDING NO. 001

LOCATION 1610 NW 143RD AVE BLDG 9

PORTLAND, OR 97229-4383

AGENT 036-503 PHONE PAGE 0003

LARRY THOMPSON AGENCY INC 503-924-2200 BRANCH CMW038 RENW 15573 BANGY RD STE 300 ENTRY DATE 08-23-2019

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICY DECLARATIONS

POLICY NUMBER CUSTOMER BILLING ACCOUNT 36X4408603 CUSTOMER BILLING ACCOUNT 11

BUILDING 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 381

DESCRIPTION OF PREMISES

PREMISES NO. 0010 BUILDING NO. 001

LOCATION 1610 NW 143RD AVE BLDG 10

PORTLAND, OR 97229-4383

BUILDING 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 381

DESCRIPTION OF PREMISES

PREMISES NO. 0011 BUILDING NO. 001

LOCATION 1610 NW 143RD AVE BLDG 11

PORTLAND, OR 97229-4383

BUILDING 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 381

DESCRIPTION OF PREMISES

PREMISES NO. 0012 BUILDING NO. 001

LOCATION 1610 NW 143RD AVE BLDG 12

PORTLAND, OR 97229-4383

BUILDING INTEREST LEASED TO OTHERS

PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 7
CONSTRUCTION FRAME
YEAR BUILT 1969

AGENT 036-503 PHONE PAGE 0004

LARRY THOMPSON AGENCY INC 503-924-2200 BRANCH CMW038 RENW 15573 BANGY RD STE 300 ENTRY DATE 08-23-2019

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICY DECLARATIONS

POLICY NUMBER CUSTOMER BILLING ACCOUNT 36X4408603 CUSTOMER BILLING ACCOUNT 11

COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 381

DESCRIPTION OF PREMISES

PREMISES NO. 0013 BUILDING NO. 001

LOCATION 1610 NW 143RD AVE BLDG 13

PORTLAND, OR 97229-4383

BUILDING INTEREST LEASED TO OTHERS

PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 4
CONSTRUCTION FRAME
YEAR BUILT 1969

COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 381

DESCRIPTION OF PREMISES

PREMISES NO. 0014 BUILDING NO. 001

LOCATION 1610 NW 143RD AVE BLDG 14

PORTLAND, OR 97229-4383

BUILDING 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 381

DESCRIPTION OF PREMISES

PREMISES NO. 0015 BUILDING NO. 001

LOCATION 1610 NW 143RD AVE BLDG 15

PORTLAND, OR 97229-4383

BUILDING INTEREST LEASED TO OTHERS

PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 4
CONSTRUCTION FRAME
YEAR BUILT 1969

COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 381

AGENT 036-503 PHONE PAGE 0005

LARRY THOMPSON AGENCY INC 503-924-2200 BRANCH CMW038 RENW 15573 BANGY RD STE 300 ENTRY DATE 08-23-2019

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICY DECLARATIONS

POLICY NUMBER CUSTOMER BILLING ACCOUNT 36X4408603 CUSTOMER BILLING ACCOUNT

DESCRIPTION OF PREMISES

PREMISES NO. 0016 BUILDING NO. 001

LOCATION 1610 NW 143RD AVE BLDG 16

PORTLAND, OR 97229-4383

BUILDING 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 381

The Following Applies To All Premises Identified In This Declaration

CERTIFIED ACTS OF TERRORISM \$105.00

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 \$16,904.00 \$17,861,547 REPLACEMENT COST AUXILIARY BUILDINGS/STRUCTURES - Blanket \$999,688 \$1,002.00 REPLACEMENT COST BUSINESS PERSONAL PROPERTY \$121,664 \$122.00 Blanket REPLACEMENT COST AUTOMATIC INCREASE IN COVERAGE 4% AUXILIARY BUILDINGS BUSINESS PERSONAL PROPERTY - Blanket \$24,334 \$25.00 REPLACEMENT COST AUTOMATIC INCREASE IN COVERAGE 4%

ADDITIONAL COVERAGELIMIT OF INSURANCEPREMIUMBUSINESS INCOMEACTUAL LOSS SUSTAINEDINCLUDED

OTHER COVERAGES OR OPTIONSLIMIT OF INSURANCEPREMIUMEARTHQUAKE - BlanketINCLUDED\$3,993.00

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
 PHONE
 PAGE
 0006

 LARRY
 THOMPSON AGENCY INC
 503-924-2200
 BRANCH CMW038 RENW

 15573
 BANGY RD STE 300
 ENTRY DATE 08-23-2019

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICY DECLARATIONS

POLICY NUMBER 36X4408603

CUSTOMER BILLING ACCOUNT 020-023-461 11

BP 85 11 12 08

APPLICABLE PROPERTY ENDORSEMENT CHARGES

\$1,497.00

TOTAL ADVANCE PROPERTY PREMIUM

\$23,648.00

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

0007

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.

		•		DUCTS COMPLETED OPERATIONS) AGGREGATE LIMIT		\$4,000,000 \$4,000,000
DAMAGE 1	O PREMI	SES REN	NTED TO Y	OU - ANY ONE PREMISES		\$50,000
LIABILITY	- EACH O	CCUREN	ICE LIMIT			\$2,000,000
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	8000	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. 00	01 BU	ILDING NO	0. 001		
				6 UNITS		\$32.00

AGENT 036-503 PHONE PAGE

LAKE OSWEGO, OR 97035-3396

LARRY THOMPSON AGENCY INC 503-924-2200 BRANCH CMW038 RENW 15573 BANGY RD STE 300 ENTRY DATE 08-23-2019

BP AF 01 08 18 INSURED Stock No. 15141

CUSTOMER BILLING ACCOUNT

8000

RENW

POLICY NUMBER

AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICY DECLARATIONS

36X4408603				020-023-461 11
PREMISES NO. 0002	BUILDING NO. 001	6	UNITS	\$32.00
PREMISES NO. 0003	BUILDING NO. 001	6	UNITS	\$32.00
PREMISES NO. 0004	BUILDING NO. 001	2	POOLS UNITS	\$478.00 \$37.00
PREMISES NO. 0005	BUILDING NO. 001	6	UNITS	\$32.00
PREMISES NO. 0006	BUILDING NO. 001	7	UNITS	\$37.00
PREMISES NO. 0007	BUILDING NO. 001	7	UNITS	\$37.00
PREMISES NO. 0008	BUILDING NO. 001	7	UNITS	\$37.00
PREMISES NO. 0009	BUILDING NO. 001	7	UNITS	\$37.00
PREMISES NO. 0010	BUILDING NO. 001	7	UNITS	\$37.00
PREMISES NO. 0011	BUILDING NO. 001	5	UNITS	\$27.00
PREMISES NO. 0012	BUILDING NO. 001	7	UNITS	\$37.00
PREMISES NO. 0013	BUILDING NO. 001	4	UNITS	\$21.00
PREMISES NO. 0014	BUILDING NO. 001			

PHONE PAGE AGENT 036-503 LARRY THOMPSON AGENCY INC 503-924-2200 BRANCH CMW038 15573 BANGY RD STE 300 ENTRY DATE 08-23-2019 LAKE OSWEGO, OR 97035-3396

BP AF 01 08 18 INSURED Stock No. 15141

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICY

POLICY NUMBER 36X4408603		DECLARATIONS							NG ACCOUNT 11	
	7	UNITS							\$37.00	
PREMISES NO. 0015 BUILDING NO. 001	4	UNITS							\$21.00	
PREMISES NO. 0016 BUILDING NO. 001	5	UNITS							\$27.00	
CERTIFIED	AC1	TS OF TERRORISM		\$17.	00					
APPLICABLE BUSINESS LIABILITY END	OORS	SEMENT CHARGES		\$237.	00					
TOTAL ADVANCE BUSINESS	S LIA	ABILITY PREMIUM		\$1,252.	00					
Liability forms and endorsements applying to all premises	and	I made part of this p	oolicy at	time of issue:						
Any endorsement followed by a state abbreviation will only	ly ap	ply to coverages wit	thin this	state.						
BP 04 02 01 06 BP 04 04 01 06	5	BP 04 1			BP	04	39	07	02	
BP 04 54 01 06 BP 04 93 01 06		BP 05 1				05		01		
BP 06 27 01 06 BP 10 05 07 02		BP 15 (84			- I .	

TOTAL ADVANCE BUSINESS PREMIUM \$24,900.00

BP 85 10 07 98

This premium may be subject to adjustment.

BP 85 05 07 980R

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 0	1 06 B	P 01 78 01 08	BP 05 01 07 02
BP 05 15 01 15	BP 05 24 0	1 15 B	P 05 41 01 15	BP 80 01 08 18
RP 87 01 08 10	RP 97 90 0	9 10		

BP 85 04 07 10





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 CMW038

BP 85 12 01 06

RENW ENTRY DATE 08-23-2019

499

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

Se	CHEDULE				
A. Designation Of Premises (Part Leased To You): 1610 NW 143RD AVE BLDG 1 PORTLAND, OR 97229-4383	B. Name Of Person Or Organization (Additional Insured): 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.					

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

S	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					

Page 01 of 01

BP 86 12 07 98 Stock No. 15021

499

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 "nonowned auto" in your business by any person.

- **B.** For insurance provided by this endorsement only:
 - 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:

- 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:

 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:
 - 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.
- Paragraph C. Who Is An Insured in Section II Liability, is replaced by the following:
 - Each of the following is an insured under this endorsement to the extent set forth below:
 - a. You;
 - 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;
 - 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".
 - "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.

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 No.	Building No.	Auxiliary Building/Structure Description	Auxiliary Building/ Structure Limit	Auxiliary Buildings Business Personal Property Limit					
1	1	2 POOLS	\$196,909	\$12,167					
1	1	CLUB HOUSE	\$174,771	\$12,167					
1	1	DETACHED GARAGES	\$38,449						
2	1	DETACHED GARAGES	\$38,449						
3	1	DETACHED GARAGES	\$38,449						
4	1	DETACHED GARAGES	\$44,858						
5	1	DETACHED GARAGES	\$38,449						
6	1	DETACHED GARAGES	\$44,858						
7	1	DETACHED GARAGES	\$44,858						
8	1	DETACHED GARAGES	\$44,858						
9	1	DETACHED GARAGES	\$44,858						
10	1	DETACHED GARAGES	\$44,858						
11	1	DETACHED GARAGES	\$32,041						
12	1	DETACHED GARAGES	\$44,858						
13	1	DETACHED GARAGES	\$25,633						
14	1	DETACHED GARAGES	\$44,858						
15	1	DETACHED GARAGES	\$25,633						
16	1	DETACHED GARAGES	\$32,041						

^{*} 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.

POLICY PERIOD - RENEWAL OF COVERAGE

Insurance begins and ends at 12:01 A.M., Standard Time, at **your** mailing address and for the policy period shown in the declarations. The first Named Insured shown in the declarations may continue this policy for successive policy periods by paying the required premium on or before the effective date of each renewal policy period. If the premium is not paid when due, this policy expires at the end of the last policy period for which the premium was paid.

The premium for each policy period will be based on our current rates and rules.

If this policy replaces coverage in other policies terminating at 12:00 Noon (standard time) on the inception date of this policy, this policy shall be effective at 12:00 Noon (standard time) instead of at 12:01 A.M., Standard Time.

Special Provisions for American Family Mutual Insurance Company, S.I. Policyholders

1. MEMBERSHIP AND VOTING

While this policy is in force, each insured named in the Declarations is considered an owner or policyholder and a member of the American Family Insurance Mutual Holding Company (AFIMHC) of Madison, Wisconsin. As a member, you are entitled to one vote at all meetings either in person or by proxy. You can only cast one vote regardless of the number of policies or coverage you purchased. If two or more persons qualify as a member under a single policy, they are considered one member for purposes of voting. The owner of a group policy will have one vote regardless of the number of persons insured or coverage purchased. Fractional voting is not allowed. If you are a minor, any vote will be given to your parent or legal guardian.

2. ANNUAL MEETINGS

William B. West

The Annual Meetings are held at the Home Office: 6000 American Parkway, Madison, Wisconsin, on the first Tuesday of March at 2:00 P.M. Central Standard Time. Notice in this policy shall be sufficient notification.

3. DIVIDENDS

If any dividends are declared, you will share in them according to law and under conditions set by the Board of Directors.

This policy is signed at Madison, Wisconsin, on **our** behalf by **our** President and Secretary. If it is required by law, it is countersigned on the declarations by **our** authorized representative.

This is not a complete and valid contract without accompanying DECLARATIONS properly executed.