

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

AGENCY THE INSURANCE CENTER OF UTAH LLC
43-0098-00 MKT TERR 096 (801) 374-1990

INSURED MAJESTIC MEADOWS TOWNHOMES
C/O SOUTH RIM REALTY

ADDRESS 762 E 100 N
PAYSON UT 84651-2345

BUSINESSOWNERS POLICY DECLARATIONS

Policy Revision Effective 03-21-2026

POLICY NUMBER 52-232-188-00

Company Use 57-57-UT-1903

Company Bill	POLICY TERM	
	12:01 a.m.	12:01 a.m.
	03-21-2026	to 03-21-2027

This policy is amended in consideration of the additional or return premium shown below. This Declarations voids and replaces all previously issued Declarations bearing the same policy number and premium term.

54643 (01-90)

Entity: Corporation

PROPERTY COVERAGES - ALL DESCRIBED LOCATIONS

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
SPECIAL COVERAGE FORM TERRORISM - CERTIFIED ACTS TERRORISM COVERAGE A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-2028.		Excluded		

BUSINESS LIABILITY PROTECTION

COVERAGE	LIMIT	PREMIUM	CHANGE
AGGREGATE LIMIT (Other than Products - Completed Operations)	\$2,000,000	\$674.64	
LIABILITY AND MEDICAL EXPENSE Personal Injury	\$1,000,000 Included	Included Included	
ASSOCIATION DIRECTORS & OFFICERS EACH OCCURRENCE	\$1,000,000	\$135.70	
ASSOCIATION DIRECTORS & OFFICERS AGGREGATE	\$1,000,000	Included	
TERRORISM - CERTIFIED ACTS TERRORISM COVERAGE A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-2028.	Excluded		
BUSINESSOWNERS LIABILITY PLUS		\$72.93	
Fire, Lightning, Explosion, Smoke, And Water Damage Legal Liability	\$300,000	Included	
Hired Auto & Non-Owned Auto Liability	\$1,000,000	Included	
Medical Expenses - Per Person	\$10,000	Included	
Products - Completed Operations Aggregate	\$2,000,000	Included	
Blanket Additional Insured - Lessor of Leased Equipment	Included	Included	
Blanket Additional Insured - Managers or Lessors of Premises	Included	Included	
Blanket Waiver of Subrogation	Included	Included	
Broadened Knowledge of Occurrence	Included	Included	
Broadened Supplementary Payments Coverage	Included	Included	
Extended Watercraft Coverage	Included	Included	
Newly Formed or Acquired Organizations	Included	Included	
Personal Injury Extension Coverage	Included	Included	

OWNERS INS. CO.

Issued 03-16-2026

AGENCY THE INSURANCE CENTER OF UTAH LLC
43-0098-00 MKT TERR 096Company POLICY NUMBER
Bill 52-232-188-00
57-57-UT-1903

INSURED MAJESTIC MEADOWS TOWNHOMES

Term 03-21-2026 to 03-21-2027

Forms that apply to all locations:

54521 (07-12)	BP0002 (01-87)	BP0006 (01-87)	54961 (11-11)	BP0009 (01-87)
54679 (12-20)	54709 (04-10)	54098 (05-07)	54319 (04-20)	54867 (03-08)
54656 (08-91)	54088 (09-09)	64728 (02-14)	54920 (08-10)	64855 (04-20)
64866 (12-20)	54254 (04-02)	54621 (07-88)	54617 (02-08)	54353 (10-08)

STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

The coverages and limits below apply separately to each location or sublocation that sustains a loss to covered property and is designated in the Declarations. No deductible applies to the below Property Plus Coverages unless indicated.

COVERAGE	LIMIT
ACCOUNTS RECEIVABLE	\$100,000
ARSON REWARD	\$7,500
BAILEES COVERAGE	\$5,000
	\$2,500 PER ITEM
BUILDING GLASS COVERAGE	SEE FORM
BUSINESS PERSONAL PROPERTY - EXPANDED COVERAGE	UP TO 1,000 FT
BUSINESS PERSONAL PROPERTY AT FAIRS OR EXHIBITIONS	\$5,000
BUSINESS PERSONAL PROPERTY AT NEWLY ACQUIRED PREMISES	\$500,000 FOR 90 DAYS
BUSINESS PERSONAL PROPERTY IN TRANSIT	\$25,000
BUSINESS PERSONAL PROPERTY OFF PREMISES	\$25,000
DEBRIS REMOVAL	\$25,000
ELECTRONIC EQUIPMENT	
UNSCHEDULED EQUIPMENT	\$25,000
ELECTRICAL DISTURBANCE (SEE FORM FOR DEDUCTIBLE)	\$25,000
MECHANICAL BREAKDOWN	\$25,000
BUSINESS INCOME AND EXTRA EXPENSE	\$100,000
MEDIA	\$25,000
TRANSPORTATION	\$25,000
EMPLOYEE DISHONESTY	\$15,000
FINE ARTS, COLLECTIBLES, AND MEMORABILIA	\$10,000
	\$2,500 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE*	\$5,000
*NOT AVAILABLE IN AZ	
FIRE EXTINGUISHER AND FIRE SUPPRESSION SYSTEM RECHARGE	\$10,000
FORGERY AND ALTERATION	\$10,000
MONEY & SECURITIES INSIDE PREMISES	\$15,000
MONEY & SECURITIES OUTSIDE PREMISES	\$15,000
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY	\$1,000,000 FOR 90 DAYS
OFF-PREMISES UTILITY SERVICE FAILURE	\$50,000

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STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

COVERAGE	LIMIT
*BUSINESS INCOME/EXTRA EXPENSE LIMITED TO \$10,000 IN AL, NC, AND SC	
ORDINANCE OR LAW	
COVERAGE A, B AND C COMBINED	\$50,000
OUTDOOR PROPERTY	\$10,000
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM
OUTDOOR SIGNS	\$5,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$15,000
POLLUTANT CLEAN UP AND REMOVAL	\$25,000
REFRIGERATED PRODUCTS	\$10,000
REKEYING OF LOCKS	\$1,000
SALESPERSON'S SAMPLES	\$10,000
VALUABLE PAPERS AND RECORDS	\$50,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$15,000

LOCATION 0001

Location: 215 Majestic Meadows Dr, Payson, UT 84651-2062

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$269.63	
Tier: Standard				
TERRORISM - CERTIFIED ACTS SEE FORM(S) 59351		Excluded		
TERRORISM COVERAGE A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-2028. SEE FORMS 54313, 59392				
Total Building Blanket Limit of Insurance		\$5,877,173		

Forms that apply to this location:

BP0102 (05-95) 54094 (11-19) 54238 (12-01) 54244 (05-07) 54313 (09-19)
54604 (07-88) 54661 (08-91) 59351 (01-15) 64872 (07-21)

LOCATION 0001 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$1,567,760	\$1,598.27	
Special Coverage Form Deductible	\$25,000	Included		
Windstorm or Hail Flat Deductible	\$25,000	Included		

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Company POLICY NUMBER 52-232-188-00
Bill 57-57-UT-1903

INSURED MAJESTIC MEADOWS TOWNHOMES

Term 03-21-2026 to 03-21-2027

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Adjusted Value Factor 0.0220				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$25,000	See Form	\$216.58	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54990 (10-13)	54659 (12-20)	54499 (04-13)	54500 (04-13)	54069 (08-00)
54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)	54226 (08-00)
54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)	54708 (01-07)
54062 (08-00)	54060 (02-06)	54070 (02-05)	54745 (08-00)	54066 (08-00)
54065 (08-00)	54658 (04-07)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: TownHomes

Secured Interested Parties: None

Rating Information

Occupancy: Premier Homeowner Association

Class Code: 69145

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 03

Territory: 102 Utah County

Construction Year: 1998

LOCATION 0001 - BUILDING 0002

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$1,567,760	\$1,598.27	
Special Coverage Form Deductible	\$25,000	Included		
Windstorm or Hail Flat Deductible	\$25,000	Included		
Adjusted Value Factor 0.0220				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$25,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54990 (10-13)	54659 (12-20)	54499 (04-13)	54500 (04-13)	54069 (08-00)
54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)	54226 (08-00)
54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)	54708 (01-07)
54062 (08-00)	54060 (02-06)	54070 (02-05)	54745 (08-00)	54066 (08-00)
54065 (08-00)	54658 (04-07)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

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Term 03-21-2026 to 03-21-2027

Occupied As: TownHomes

Secured Interested Parties: None

Rating Information

Occupancy: Premier Homeowner Association

Class Code: 69145

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 03

Territory: 102 Utah County

Construction Year: 1998

LOCATION 0001 - BUILDING 0003

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$1,744,053	\$1,778.00	
Special Coverage Form Deductible	\$25,000	Included		
Windstorm or Hail Flat Deductible	\$25,000	Included		
Adjusted Value Factor 0.0220				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$25,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54990 (10-13)	54659 (12-20)	54499 (04-13)	54500 (04-13)	54069 (08-00)
54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)	54226 (08-00)
54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)	54708 (01-07)
54062 (08-00)	54060 (02-06)	54070 (02-05)	54745 (08-00)	54066 (08-00)
54065 (08-00)	54658 (04-07)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: TownHomes

Secured Interested Parties: None

Rating Information

Occupancy: Premier Homeowner Association

Class Code: 69145

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 03

Territory: 102 Utah County

Construction Year: 1998

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Term 03-21-2026 to 03-21-2027

LOCATION 0001 - BUILDING 0004

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$498,800	\$562.92	
Special Coverage Form Deductible	\$25,000	Included		
Windstorm or Hail Flat Deductible	\$25,000	Included		
Adjusted Value Factor 0.0220				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$25,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54990 (10-13)	54659 (12-20)	54499 (04-13)	54500 (04-13)	54069 (08-00)
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54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: TownHomes

Secured Interested Parties: None

Rating Information

Occupancy: Premier Homeowner Association

Class Code: 69145

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 03

Territory: 102 Utah County

Construction Year: 1998

LOCATION 0001 - BUILDING 0005

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$498,800	\$562.92	
Special Coverage Form Deductible	\$25,000	Included		
Windstorm or Hail Flat Deductible	\$25,000	Included		
Adjusted Value Factor 0.0220				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$25,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

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Occupied As: TownHomes

Secured Interested Parties: None

Rating Information

Occupancy: Premier Homeowner Association

Class Code: 69145

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 03

Territory: 102 Utah County

Construction Year: 1998

TOTAL POLICY PREMIUM	TERM	CHANGE
PAID IN FULL DISCOUNT APPLIES	\$7,469.86	

Paid In Full does not apply to fixed fees, statutory charges, or minimum premium.

Merit Rating Discount of 10% Applies