

43-0098-00
 THE INSURANCE CENTER OF UTAH LLC
 380 S 900 W
 PROVO UT 84601

Agency phone: 801.374.1990

01-22-2025

MAJESTIC MEADOWS TOWNHOMES
 C/O SOUTH RIM REALTY
 762 E 100 N
 PAYSON UT 84651-2345

Auto-Owners **INSURANCE**

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

OWNERS INSURANCE COMPANY

This is not a bill. The premium can be paid before a bill is sent using any of the following methods:

Pay Online
www.auto-owners.com
 Pay My Bill

Pay by Phone
 1.800.288.8740

Pay by Mail
 AUTO-OWNERS INSURANCE
 PO BOX 740312
 CINCINNATI, OH 45274-0312

RE: Policy 52-232-188-00

Billing Account 017411629

Thank you for selecting Auto-Owners Insurance Group to service your insurance needs!

Auto-Owners and its affiliate companies offer a full complement of policies, each of which has its own eligibility requirements, coverages, and rates. Please take this opportunity to review your insurance needs with your Auto-Owners agent **801.374.1990**, and discuss which company and program might be appropriate for you. After talking with your agent, if there are any unanswered questions, please contact us at 517.323.1200.

Auto-Owners Insurance Company was formed in 1916. Our A++ (Superior) rating by A.M. Best Company signifies that we have the financial strength to provide the insurance protection you need. The Auto-Owners Insurance Group is comprised of six property and casualty companies and a life insurance company.

Serving Our Policyholders and Agents Since 1916

NOTICE OF PRIVACY PRACTICES

What We Do To Protect Your Privacy

At Auto-Owners Insurance Group*, we value your business and we want to retain your trust. In the course of providing products and services, we may obtain nonpublic personal information about you. We assure you that such information is used only for the purpose of providing our products and services to you.

Protecting Confidentiality

Our agents and Company associates may have access to nonpublic personal information only for the purpose of providing our products or services to you. We maintain physical, electronic and procedural safeguards against unauthorized use of your nonpublic personal information.

Information We Obtain

To assist in underwriting and servicing your policy, we may obtain nonpublic personal information about you. For example, we routinely obtain information through applications, forms related to our products or services, from visiting www.auto-owners.com, and your transactions with us. We may obtain such information from our affiliates, independent insurance agents, governmental agencies, third parties, or consumer reporting agencies.

The type of information that we collect depends on the product or service requested, but may include your name, address, contact information, social security number, credit history, claims history, information to properly investigate and resolve any claims, or billing information. We may obtain your medical history with your permission. The nature and extent of the information we obtain varies based on the nature of the products and services you receive.

The Internet and Your Information

If you would like to learn about how we gather and protect your information over the Internet, please see our online privacy statement at www.auto-owners.com/privacy.

Generally, Auto-Owners may use cookies, analytics, and other technologies to help us provide users with better service and a more customized web experience. Our business partners may use tracking services, analytics, and other technologies to monitor visits to www.auto-owners.com. The website may use web beacons in addition to cookies. You may choose to not accept cookies by changing the settings in your web browser.

Information obtained on our websites may include IP address, browser and platform types, domain names, access times, referral data, and your activity while using our site; who should use our web site; the security of information over the Internet; and links and co-branded sites.

Limited Disclosure

Auto-Owners Insurance Group companies do not disclose any nonpublic personal information about their customers or former customers except as permitted by law. We do not sell your personal information to anyone. We do not offer an opportunity for you to prevent or "opt out of" information sharing since we only share personal information with others as allowed by law.

When sharing information with third parties to help us conduct our business, we require them to protect your personal information. We do not permit them to use or share your personal information for any purpose other than the work they are doing on our behalf or as required by law.

54367 (7-09)

NOTICE TO POLICYHOLDER
Adjusted Value Factor Inflation Guard Coverage

Dear Policyholder:

This notice is for informational purposes only.

Effective upon the renewal of your policy, form 54239, BUILDING AND BUSINESS PERSONAL PROPERTY - AUTOMATIC INCREASE, will be replaced with form 54098, ADJUSTED VALUE FACTOR INFLATION GUARD COVERAGE. Form 54098 will continue to automatically increase your Building and Business Personal Property coverages throughout the policy period based on inflation.

This change may result in a reduction of the amount by which your coverage limits will increase on an annual basis. Please review this new endorsement and your policy carefully. If you have questions concerning your renewal, please contact your Auto-Owners agency.

Thank you for the opportunity to provide insurance coverage for your commercial business.

54367 (7-09)

Page 1 of 1

59349 (10-03)

AVAILABILITY OF TERRORISM RISK INSURANCE COVERAGE

Dear Policyholder:

Our records indicate that you previously rejected our offer to provide coverage for certified acts of terrorism. The enclosed policy does not provide coverage for certified acts of terrorism in accordance with your previous rejection of coverage.

If you would like coverage for certified acts of terrorism, please contact us.

This notice is for informational purposes only.

If you have any questions concerning your policy or this notice, please contact your Auto-Owners agency.

59349 (10-03)

Page 1 of 1

NOTIFICATION OF POSSIBLE CHANGES IN COVERAGE FOR TERRORISM

Dear Policyholder:

The Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act) will expire on December 31, 2027 unless the Federal government extends the Act. What this means to you is the following:

1. This policy does not provide coverage for certified acts of terrorism, since you have previously declined this coverage.
2. A conditional endorsement entitled, Conditional Exclusion Of Terrorism Involving Nuclear, Biological Or Chemical Terrorism (Relating To Disposition Of Federal Terrorism Risk Insurance Act) is enclosed. This conditional endorsement will only apply if the Act is not extended or if the Act is revised to increase statutory deductibles, decrease the federal government's share in potential losses above the statutory deductibles, change the levels, terms or conditions of coverage and we are no longer required to make terrorism coverage available and elect not to do so. It will not apply if the Act is simply extended.
3. The conditional endorsement will provide coverage for an incident of terrorism pursuant to the terms and conditions of the policy only if the incident does not involve nuclear, biological or chemical material.
4. A premium charge will be made for this coverage after January 1, 2028. It will be prorated for the period beginning January 1, 2028 and ending on the expiration date of this policy term. However, it will only be made if the Terrorism Risk Insurance Act (including ensuing Congressional actions pursuant to the Act) is not extended. Revised Declarations will be mailed to you after January 1, 2028.
5. If the Act is extended without any revision, the enclosed policy will continue to exclude coverage for certified acts of terrorism. The conditional endorsement will not be activated and the changes in coverage or premium referenced above will not apply.
6. If the Act is extended with revisions or is replaced, and we are required or elect to continue to offer coverage for certified acts of terrorism, we may amend this policy in accordance with the provisions of the revised Act or its replacement.

This notice is for informational purposes only.

If you have any questions concerning your policy or this notice, please contact your Auto-Owners agency.

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

Renewal Effective 03-21-2025

POLICY NUMBER 52-232-188-00

Company Use 57-57-UT-1903

Company
Bill

POLICY TERM
12:01 a.m. 12:01 a.m.
03-21-2025 to 03-21-2026

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

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	\$667.50	
LIABILITY AND MEDICAL EXPENSE	\$1,000,000	Included	
Personal Injury	Included	Included	
ASSOCIATION DIRECTORS & OFFICERS EACH OCCURRENCE	\$1,000,000	\$159.22	
ASSOCIATION DIRECTORS & OFFICERS AGGREGATE	\$1,000,000	Included	
TERRORISM - CERTIFIED ACTS	Excluded		
TERRORISM COVERAGE			
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-2028.			
BUSINESSOWNERS LIABILITY PLUS		\$74.40	
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 01-22-2025

 AGENCY THE INSURANCE CENTER OF UTAH LLC
 43-0098-00 MKT TERR 096

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

INSURED MAJESTIC MEADOWS TOWNHOMES

Term 03-21-2025 to 03-21-2026

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	\$244.92	
Tier: Standard				
TERRORISM - CERTIFIED ACTS		Excluded		
SEE FORM(S) 59351				
TERRORISM COVERAGE				
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-2028.				
SEE FORMS 54313, 59392				
Total Building Blanket Limit of Insurance		\$5,167,700		

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		\$1,322,900	\$1,370.53	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		

OWNERS INS. CO.

Issued 01-22-2025

AGENCY THE INSURANCE CENTER OF UTAH LLC
43-0098-00 MKT TERR 096

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

INSURED MAJESTIC MEADOWS TOWNHOMES

Term 03-21-2025 to 03-21-2026

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		\$1,524,300	\$1,579.19	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0170				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	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

OWNERS INS. CO.

Issued 01-22-2025

AGENCY THE INSURANCE CENTER OF UTAH LLC
43-0098-00 MKT TERR 096

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

INSURED MAJESTIC MEADOWS TOWNHOMES

Term 03-21-2025 to 03-21-2026

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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Occupied As: TownHomes

Secured Interested Parties: None

Rating Information

Occupancy: Premier Homeowner Association

Class Code: 69145

Construction: Frame, Non-Sprinklered

Program: Premier Condominium

Protection Class: 03

Liability Rate Number: 00

Territory: 102 Utah County

Burglary Rate Group: 00

Construction Year: 1998

	TERM	CHANGE
TOTAL POLICY PREMIUM	\$6,883.75	
PAID IN FULL DISCOUNT APPLIES		

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

Merit Rating Discount of 10% Applies

**EXCLUSION OF CERTIFIED ACTS OF TERRORISM
and
IMPORTANT INFORMATION REGARDING TERRORISM RISK
INSURANCE COVERAGE**

It is agreed:

1. The following definition applies:

Certified act of terrorism means any act certified by the Secretary of the Treasury, in consultation with:

- a. the Secretary of Homeland Security; and
- b. the Attorney General of the United States

to be an act of terrorism as defined and in accordance with the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).

Under the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act) a terrorist act may be certified:

- a. if the aggregate covered commercial property and casualty insurance losses resulting from the terrorist act exceed \$5 million; and
- b. (1) if the act of terrorism is:
 - a) a violent act; or
 - b) an act that is dangerous to human life, property or infrastructure; and
- (2) if the act is committed:
 - a) by an individual or individuals as part of an effort to coerce the civilian population of the United States; or
 - b) to influence the policy or affect the conduct of the United States government by coercion.

2. The following exclusion is added:

We shall not pay:

- a. for any loss caused directly or indirectly by a **certified act of terrorism**, whether or not any other cause or event contributed concurrently or in any sequence to the loss.
- b. sums any insured becomes legally obligated to pay because of or arising out of bodily injury, property damage, personal injury or advertising injury, if covered by this insurance, caused by a **certified act of terrorism**.

All other policy terms and conditions apply.

IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE

The Terrorism Risk Insurance Act of 2002 was signed into law on November 26, 2002. The Act (including ensuing Congressional actions pursuant to the Act) defines an act of terrorism, to mean any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States to be (i) an act of terrorism; (ii) to be a violent act or an act that is dangerous to human life, property or infrastructure; (iii) to have resulted in damage within the United States or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and (iv) to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States government by coercion.

At your request, this policy does not provide insurance coverage for certified acts of terrorism as defined in the Act. "Excluded" is shown on the Declarations page under this coverage. In the event of a certified act of terrorism, future policies also may include a government assessed terrorism loss risk-spreading premium in accordance with the provisions of the Act.