

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

Agency phone: (801) 374-1990

08-26-2024

# *Auto-Owners* INSURANCE

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

OWNERS INSURANCE COMPANY

You can view your policy, pay your bill, or change your paperless options at any time online at [www.auto-owners.com](http://www.auto-owners.com).

#### ADDITIONAL WAYS TO PAY YOUR BILL

Pay Online  
[www.auto-owners.com](http://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

ROBBINS ROSEWOOD ESTATES C/O GAYLE  
 C/O GAYLE BAUM  
 762 E 100 N  
 PAYSON UT 84651-2345

RE: Policy 53-916-377-00

Billing Account 100699482

Thank you for selecting Auto-Owners Insurance Group to serve your insurance needs! Feel free to contact your independent Auto-Owners agent with questions you may have. If you have questions your agent is unable to answer, please contact us at 517.323.1200.

Auto-Owners and its affiliate companies offer a full complement of policies, each of which has its own eligibility requirements, coverages and rates. In addition, Auto-Owners also offers many billing options. Please take this opportunity to review your insurance needs with your Auto-Owners agent, and discuss which company, program, and billing option may be most appropriate for you.

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](http://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](http://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](http://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.

The types of information disclosed may include personal information we collect as necessary to service your policy or account, investigate and pay claims, comply with state and federal regulatory requests or demands, and process other transactions that you request. Third parties that receive disclosures may include your independent agent, regulators, reinsurance companies, fraud prevention agencies, or insurance adjusters.

### **How Long We Retain Your Information**

We generally retain your information as long as reasonably necessary to provide you services or to comply with applicable law and in accordance with our document retention policy. We may retain copies of information about you and any transactions or services you have used for a period of time that is consistent with applicable law, applicable statute of limitations or as we believe is reasonably necessary to comply with applicable law, regulation, legal process or governmental request, to detect or prevent fraud, to collect fees owed, to resolve disputes, to address problems with our services, to assist with investigations, to enforce other applicable agreements or policies or to take any other actions consistent with applicable law.

In some circumstances we may anonymize your personal information (so that it can no longer be associated with you) for research or statistical purposes, in which case we may use this information indefinitely without further notice to you. This allows the specific information collected (name, email, address, phone number, etc.) to become anonymous, but allows Auto-Owners to keep the transaction or engagement data.

### **Changes to the Privacy Policy**

We will provide a notice of our privacy policy as required by law. This policy may change from time to time, but you can always review our current policy by visiting our website at [www.auto-owners.com/privacy](http://www.auto-owners.com/privacy) or by contacting us.

### **Contact Us**

Auto-Owners Insurance Company  
Phone: 844-359-4595 (toll free)  
Email: [privacyrequest@aoins.com](mailto:privacyrequest@aoins.com)

\*Auto-Owners Insurance Group includes, Auto-Owners Insurance Company, Auto-Owners Life Insurance Company, Home-Owners Insurance Company, Owners Insurance Company, Property-Owners Insurance Company and Southern-Owners Insurance Company.

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

**NOTICE OF CHANGE IN POLICY TERMS  
UTAH - CONDOMINIUM ASSOCIATION COVERAGE**

Dear Policyholder:

The Businessowners Policy form provided by this policy is amended by form 54990 (10-13), UTAH CHANGES - CONDOMINIUM ASSOCIATION COVERAGE. Coverage has been expanded to apply to any fixture, improvement or betterment installed at any time to a unit or to a limited common area.

The Property Loss Conditions - Unit-owner's Insurance - now provides that the Association's insurance is primary and the unit-owners policy will cover the loss attributable to the association's deductible.

A Waiver Of Rights Of Recovery has been added.

This notice is for informational purposes only. Your policy contains the specific terms and conditions of coverage.

If you have questions regarding your policy or this notice, please contact your Auto-Owners Insurance Agency.

## 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

**BUSINESSOWNERS POLICY DECLARATIONS**

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

Renewal Effective 10-01-2024

INSURED ROBBINS ROSEWOOD ESTATES C/O GAYLE  
C/O GAYLE BAUM

**POLICY NUMBER 53-916-377-00**  
Company Use 57-57-UT-2210

ADDRESS 762 E 100 N  
PAYSON UT 84651-2345

Company Bill	<b>POLICY TERM</b>	
	12:01 a.m. 10-01-2024	12:01 a.m. 10-01-2025

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	\$599.83	
LIABILITY AND MEDICAL EXPENSE Personal Injury	\$1,000,000 Included	Included Included	
ASSOCIATION DIRECTORS & OFFICERS EACH OCCURRENCE	\$1,000,000	\$137.07	
ASSOCIATION DIRECTORS & OFFICERS AGGREGATE	\$1,000,000	Included	
TERRORISM - CERTIFIED ACTS TERRORISM COVERAGE A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-2028.	Excluded		
<b>BUSINESSOWNERS LIABILITY PLUS</b>		\$66.32	
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 08-26-2024

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

Company POLICY NUMBER 53-916-377-00  
Bill 57-57-UT-2210

INSURED ROBBINS ROSEWOOD ESTATES C/O GAYLE

Term 10-01-2024 to 10-01-2025

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)	64839 (07-19)
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

OWNERS INS. CO.

Issued 08-26-2024

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

Company POLICY NUMBER 53-916-377-00  
Bill 57-57-UT-2210

INSURED ROBBINS ROSEWOOD ESTATES C/O GAYLE

Term 10-01-2024 to 10-01-2025

**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: 372 N 1140 E, Payson, UT 84651-3060

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$204.03	
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		\$6,310,200		

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 - INCR BLDG LIM - REPLACEMENT COST - BLANKET		\$621,800	\$498.51	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		

OWNERS INS. CO.

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

Company POLICY NUMBER 53-916-377-00  
Bill 57-57-UT-2210

INSURED ROBBINS ROSEWOOD ESTATES C/O GAYLE

Term 10-01-2024 to 10-01-2025

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Adjusted Value Factor 0.0040				
BUSINESS INCOME AND EXTRA EXPENSE LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		12 Months See Form	Included Included	
EQUIPMENT BREAKDOWN COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard	\$10,000	See Form	\$171.70 Included	

Forms that apply to this building:

54990 (10-13)	54719 (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: Habitational

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: Masonry Veneer, Non-Sprinklered

Protection Class: 03

Territory: 102 Utah County

Construction Year: 1999

LOCATION 0001 - BUILDING 0002

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - INCR BLDG LIM - REPLACEMENT COST - BLANKET		\$621,800	\$498.51	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0040				
BUSINESS INCOME AND EXTRA EXPENSE LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		12 Months See Form	Included Included	
EQUIPMENT BREAKDOWN COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard	\$10,000	See Form	Included Included	

Forms that apply to this building:

54990 (10-13)	54719 (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)

OWNERS INS. CO.

Issued 08-26-2024

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

Company POLICY NUMBER 53-916-377-00  
Bill 57-57-UT-2210

INSURED ROBBINS ROSEWOOD ESTATES C/O GAYLE

Term 10-01-2024 to 10-01-2025

**Occupied As:** Habitational

**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: Masonry Veneer, Non-Sprinklered

Protection Class: 03

Territory: 102 Utah County

Construction Year: 1999

**LOCATION 0001 - BUILDING 0003**

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - INCR BLDG LIM - REPLACEMENT COST - BLANKET		\$301,300	\$305.57	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0040				
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)	54719 (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:** Habitational

**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: Masonry Veneer, Non-Sprinklered

Protection Class: 03

Territory: 102 Utah County

Construction Year: 1999

OWNERS INS. CO.

Issued 08-26-2024

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

Company POLICY NUMBER 53-916-377-00  
Bill 57-57-UT-2210

INSURED ROBBINS ROSEWOOD ESTATES C/O GAYLE

Term 10-01-2024 to 10-01-2025

**LOCATION 0001 - BUILDING 0004**

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - INCR BLDG LIM - REPLACEMENT COST - BLANKET		\$621,800	\$498.51	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0040				
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)	54719 (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: Habitational

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: Masonry Veneer, Non-Sprinklered

Protection Class: 03

Territory: 102 Utah County

Construction Year: 1999

**LOCATION 0001 - BUILDING 0005**

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - INCR BLDG LIM - REPLACEMENT COST - BLANKET		\$621,800	\$498.51	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0040				
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				

OWNERS INS. CO.

Issued 08-26-2024

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

Company POLICY NUMBER 53-916-377-00  
Bill 57-57-UT-2210

INSURED ROBBINS ROSEWOOD ESTATES C/O GAYLE

Term 10-01-2024 to 10-01-2025

Forms that apply to this building:

54990 (10-13)	54719 (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: Habitational

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: Masonry Veneer, Non-Sprinklered

Protection Class: 03

Territory: 102 Utah County

Construction Year: 1999

LOCATION 0001 - BUILDING 0006

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - INCR BLDG LIM - REPLACEMENT COST - BLANKET		\$621,800	\$498.51	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0040				
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)	54719 (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: Habitational

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: Masonry Veneer, Non-Sprinklered

Protection Class: 03

Territory: 102 Utah County

Construction Year: 1999

OWNERS INS. CO.

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

Company POLICY NUMBER 53-916-377-00  
Bill 57-57-UT-2210

INSURED ROBBINS ROSEWOOD ESTATES C/O GAYLE

Term 10-01-2024 to 10-01-2025

**LOCATION 0001 - BUILDING 0007**

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - INCR BLDG LIM - REPLACEMENT COST - BLANKET		\$719,800	\$541.76	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0040				
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)	54719 (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: Habitational

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: Masonry Veneer, Non-Sprinklered

Protection Class: 03

Territory: 102 Utah County

Construction Year: 1999

**LOCATION 0001 - BUILDING 0008**

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - INCR BLDG LIM - REPLACEMENT COST - BLANKET		\$1,084,700	\$749.40	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0040				
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	



OWNERS INS. CO.

Issued 08-26-2024

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

Company POLICY NUMBER 53-916-377-00  
Bill 57-57-UT-2210

INSURED ROBBINS ROSEWOOD ESTATES C/O GAYLE

Term 10-01-2024 to 10-01-2025

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard			Included	

Forms that apply to this building:

54990 (10-13)	54719 (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: Habitational

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: Masonry Veneer, Non-Sprinklered

Protection Class: 03

Territory: 102 Utah County

Construction Year: 1999

LOCATION 0001 - BUILDING 0009

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - INCR BLDG LIM - REPLACEMENT COST - BLANKET		\$1,095,400	\$756.79	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0040				
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 Tier: Standard			Included	

Forms that apply to this building:

54990 (10-13)	54719 (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: Habitational

Secured Interested Parties: None

OWNERS INS. CO.

Issued 08-26-2024

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

Company POLICY NUMBER 53-916-377-00  
Bill 57-57-UT-2210

INSURED ROBBINS ROSEWOOD ESTATES C/O GAYLE

Term 10-01-2024 to 10-01-2025

**Rating Information**

Occupancy: Premier Homeowner Association

Class Code: 69145

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Masonry Veneer, Non-Sprinklered

Protection Class: 03

Territory: 102 Utah County

Construction Year: 1999

	<b>TERM</b>	<b>CHANGE</b>
TOTAL POLICY PREMIUM	\$6,025.02	
PAID IN FULL DISCOUNT	\$602.23	
TOTAL POLICY PREMIUM IF PAID IN FULL	\$5,422.79	

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

Paid In Full Discount is available.

Merit Rating Discount of 10% Applies

54621 (7-88)

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **SUNTANNING DEVICE EXCLUSION**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE BUSINESSOWNERS LIABILITY COVERAGE FORM.**

It is agreed:

No coverage is provided by this policy for any claim, suit, action or proceeding against the insured arising out of the ownership, operation, maintenance or use of a suntanning device.

54621 (7-88)

Includes copyrighted material of Insurance Services Office, Inc., with its permission.  
Copyright Insurance Services Office, Inc., 1984, 1985

Page 1 of 1

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **FUNGI OR BACTERIA EXCLUSIONS**

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE BUSINESSOWNERS LIABILITY COVER-AGE FORM.**

It is agreed:

**A.** The following exclusions are added to section 1. of **B. EXCLUSIONS**:

1. "Bodily injury" or "property damage" arising out of, in whole or in part, the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi" or bacteria, whether airborne or not, on or within a building or structure, including its contents. This exclusion applies whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or damage.
2. Any loss, cost or expenses arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person, entity or governmental authority.

These exclusions do not apply to any "fungi" or bacteria that are on, or are contained in, a good or product intended for human consumption.

**B.** The following exclusions are added to section 1. paragraph p. of **B. EXCLUSIONS**:

1. Arising out of, in whole or in part, the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi" or bacteria, whether airborne or not, on or within a building or structure, including its contents. This exclusion applies whether any other cause, event, material or product contributed concurrently or in any sequence to such injury.
2. For any loss, cost or expenses arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person, entity or governmental authority.

**C.** The following definition is added to **F. LIABILITY AND MEDICAL EXPENSE DEFINITIONS**:

"Fungi" means any type or form of fungus, including but not limited to, any mold, mildew, mycotoxins, spores, scents or byproducts produced or released by any type or form of fungus.

All other policy terms and conditions apply.

54719 (12-20)

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **INCREASED BUILDING LIMIT ENDORSEMENT**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS SPECIAL PROPERTY COVERAGE FORM

It is agreed:

1. If, prior to covered loss or damage to a building or structure shown in the Declarations:
    - a. you have permitted us to increase the limit of insurance applying to such building or structure to reflect:
      - (1) any increase because of inflation; and
      - (2) any property valuation estimates made by us; and
    - b. you have notified us within 90 days from the start of any alternations to such building or structure which increase its replacement cost by 5% or \$10,000, whichever is less and permitted us to increase the limit of insurance to reflect those alternations; and
    - c. you have paid any additional premium for this increase in the limit of insurance then at the time of covered loss or damage, if you repair or replace the building or structure:
      - (1) the limit of insurance applying to that building or structure shall be increased, such

increase to apply to the cost of repairing or replacing the building or structure on the described premises. In no event shall this increase exceed 25% of the limit of insurance stated in the Declarations, as applying to that building or structure; and

    - (2) the policy premium shall be increased from the date of loss to the end of the policy period to reflect the increase in the limit of insurance.
  2. If the Ordinance or Law Coverage endorsement is attached to this policy, in no event shall our payment under any provision of that endorsement be increased because of the provisions of 1. above.
  3. In no event shall our payment under the Additional Coverage, Limited Coverage For "Fungi", Wet Rot or Dry Rot, be increased because of the provisions of 1. above.
- All other policy terms and conditions apply.

64839 (7-19)

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CHANGES - ACTUAL CASH VALUE AND DEPRECIATION**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS STANDARD PROPERTY COVERAGE FORM  
BUSINESSOWNERS SPECIAL PROPERTY COVERAGE FORM

Wherever it appears in this Coverage Form and any endorsement attached to this Coverage Form:

1. Actual cash value means the cost to repair or replace lost or damaged property with property of similar quality and features reduced by the amount of depreciation applicable to the lost or damaged property immediately prior to the loss.
2. Depreciation means a decrease in value because of age, wear, obsolescence or market value and includes:
  - a. The cost of materials, labor and services;

- b. Any applicable taxes; and
- c. Profit and overhead necessary to repair, rebuild or replace lost or damaged property.

The meanings of actual cash value and depreciation in this endorsement supersede any provision in this Coverage Form and any endorsement attached to the Coverage Form to the contrary.

All other policy terms and conditions apply.

**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.