

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

Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

Agency phone: (801) 374-1990

OWNERS INSURANCE COMPANY

10-05-2023

You can view your policy, pay your bill, or change your paperless options at any time online at www.auto-owners.com.

ADDITIONAL WAYS TO PAY YOUR BILL

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

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

Pay by Phone
1-800-288-8740

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

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

Endorsement Effective 10-01-2023

POLICY NUMBER 53-916-377-00

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

Company Use 57-57-UT-2210

ADDRESS 762 E 100 N
PAYSON UT 84651-2345

Company
Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
to	
10-01-2023	10-01-2024

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	\$601.14	
LIABILITY AND MEDICAL EXPENSE Personal Injury	\$1,000,000 Included	Included Included	
TERRORISM - CERTIFIED ACTS TERRORISM COVERAGE A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-2028.	Excluded		
BUSINESSOWNERS LIABILITY PLUS Fire, Lightning, Explosion, Smoke, And Water Damage Legal Liability	\$300,000	\$60.00 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 10-05-2023

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

POLICY NUMBER

53-916-377-00
57-57-UT-2210

INSURED ROBBINS ROSEWOOD ESTATES C/O GAYLE

Term 10-01-2023 to 10-01-2024

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)	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 10-05-2023

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

Company
Bill

POLICY NUMBER

53-916-377-00
57-57-UT-2210

INSURED ROBBINS ROSEWOOD ESTATES C/O GAYLE

Term 10-01-2023 to 10-01-2024

STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

COVERAGE	LIMIT
*BUSINESS INCOME/EXTRA EXPENSE LIMITED TO \$10,000 IN AL, NC, AND SC ORDINANCE OR LAW COVERAGES A, B AND C COMBINED	\$50,000
OUTDOOR PROPERTY TREES, SHRUBS OR PLANTS	\$10,000 \$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 Tier: Standard		See Property Plus Declarations	\$141.02	
TERRORISM - CERTIFIED ACTS SEE FORM(S) 59351		Excluded		
TERRORISM COVERAGE A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-2028. SEE FORMS 59392, 54313				
Total Building Blanket Limit of Insurance		\$5,969,869		

Forms that apply to this location:

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

LOCATION 0001 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - INCR BLDG LIM - REPLACEMENT COST - BLANKET		\$588,249	\$348.53	
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		

OWNERS INS. CO.

Issued 10-05-2023

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 10-01-2023 to 10-01-2024

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$5,000	See Form	\$118.69	
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 0002

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - INCR BLDG LIM - REPLACEMENT COST - BLANKET		\$588,249	\$348.53	
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$5,000	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)

OWNERS INS. CO.

Issued 10-05-2023

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

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

INSURED ROBBINS ROSEWOOD ESTATES C/O GAYLE

Term 10-01-2023 to 10-01-2024

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		\$285,072	\$220.11	
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$5,000	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 10-05-2023

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

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

INSURED ROBBINS ROSEWOOD ESTATES C/O GAYLE

Term 10-01-2023 to 10-01-2024

LOCATION 0001 - BUILDING 0004

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - INCR BLDG LIM - REPLACEMENT COST - BLANKET		\$588,249	\$348.53	
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$5,000	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		\$588,249	\$348.53	
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$5,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

OWNERS INS. CO.

Issued 10-05-2023

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

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

INSURED ROBBINS ROSEWOOD ESTATES C/O GAYLE

Term 10-01-2023 to 10-01-2024

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		\$588,249	\$348.53	
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$5,000	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 10-05-2023

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

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

INSURED ROBBINS ROSEWOOD ESTATES C/O GAYLE

Term 10-01-2023 to 10-01-2024

LOCATION 0001 - BUILDING 0007

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - INCR BLDG LIM - REPLACEMENT COST - BLANKET		\$681,003	\$378.82	
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$5,000	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		\$1,026,249	\$501.66	
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$5,000	See Form	Included	

OWNERS INS. CO.

Issued 10-05-2023

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

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

INSURED ROBBINS ROSEWOOD ESTATES C/O GAYLE

Term 10-01-2023 to 10-01-2024

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		\$1,036,300	\$506.57	
Special Coverage Form Deductible	\$5,000	Included		
Windstorm or Hail Flat Deductible	\$5,000	Included		
Adjusted Value Factor 0.0570				
BUSINESS INCOME AND EXTRA EXPENSE LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		12 Months See Form	Included Included	
EQUIPMENT BREAKDOWN	\$5,000	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 10-05-2023

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

Company
Bill

POLICY NUMBER

53-916-377-00
57-57-UT-2210

INSURED ROBBINS ROSEWOOD ESTATES C/O GAYLE

Term 10-01-2023 to 10-01-2024

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

	TERM	CHANGE
TOTAL POLICY PREMIUM	\$4,270.66	\$467.97 - Return

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

Merit Rating Discount of 8% Applies