

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 HERITAGE VILLAGE HOMEOWNERS
ASSOCIATION
C/O SOUTH RIM HOMES
ADDRESS 762 E 100 N

PAYSON UT 84651-2345

TAILORED PROTECTION POLICY DECLARATIONS

Renewal Effective 07-19-2026

POLICY NUMBER 134643-57550839-26

Company Use 57-46-UT-1307

Company Bill	Policy Term	
	12:01 a.m.	12:01 a.m.
	07-19-2026	07-19-2027

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.

55039 (11-87)

COMMON POLICY INFORMATION

Business Description: Homeowners Associati

Entity: Association

Program: Service

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):	PREMIUM
COMMERCIAL PROPERTY COVERAGE	\$1,413.00
MINIMUM PROPERTY PLUS PREMIUM ADJUSTMENT (CP)	\$109.00
MINIMUM EQUIPMENT BREAKDOWN PREMIUM ADJUSTMENT (CP)	\$15.00
COMMERCIAL GENERAL LIABILITY COVERAGE	\$1,156.00
MINIMUM PREMIUM ADJUSTMENT (GL)	\$154.00
COMMERCIAL CRIME COVERAGE	\$706.00
TOTAL	\$3,553.00
THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.	
Paid in Full Discount applies.	
The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.	

Forms that apply to all coverage part(s) shown above (except garage liability, dealer's blanket, commercial automobile, if applicable):

IL0017 (11-85) 55003 (07-12) 59390 (11-20)

A merit rating plan factor of 0.90 applies.

Countersigned By: _____

Owners Ins. Co.

Issued 05-06-2026

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

Company
Bill

POLICY NUMBER 134643-57550839-26
57-46-UT-1307

INSURED HERITAGE VILLAGE HOMEOWNERS

Term 07-19-2026 to 07-19-2027

54104 (07-87)

COMMERCIAL PROPERTY COVERAGE

55198 (12-10)

ENHANCED PROPERTY PLUS COVERAGE PACKAGE DECLARATION

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

COVERAGE	LIMIT
ACCOUNTS RECEIVABLE	\$150,000
BAILEES	\$10,000
	\$5,000 PER ITEM
BUSINESS INCOME & EXTRA EXPENSE W/RENTAL VALUE, INCLUDING NEWLY ACQUIRED LOC'S 0 HOUR WAITING PERIOD	\$100,000
DEBRIS REMOVAL	\$50,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$50,000
EMPLOYEE DISHONESTY	\$25,000
FINE ARTS, COLLECTIBLES AND MEMORABILIA	\$25,000
	\$5,000 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE	\$10,000
FORGERY AND ALTERATION	\$25,000
MONEY AND SECURITIES INSIDE PREMISES	\$25,000
MONEY AND SECURITIES OUTSIDE PREMISES	\$25,000
NEWLY ACQUIRED BUSINESS PERSONAL PROPERTY	\$500,000 FOR 90 DAYS
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY	\$1,000,000 FOR 90 DAYS
ORDINANCE OR LAW	SEE COMMERCIAL PROPERTY DECLARATIONS
OUTDOOR PROPERTY	\$20,000
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM
RADIO OR TELEVISION ANTENNAS	\$15,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$25,000
POLLUTANT CLEAN UP AND REMOVAL	\$50,000
PROPERTY IN TRANSIT	\$50,000
PROPERTY OFF PREMISES	\$50,000
REFRIGERATED PRODUCTS	\$15,000
SALESPERSON'S SAMPLES	\$15,000

Owners Ins. Co.

Issued 05-06-2026

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Company POLICY NUMBER 134643-57550839-26
Bill 57-46-UT-1307

INSURED HERITAGE VILLAGE HOMEOWNERS

Term 07-19-2026 to 07-19-2027

55198 (12-10)

ENHANCED PROPERTY PLUS COVERAGE PACKAGE DECLARATION

COVERAGE	LIMIT
UTILITY SERVICES FAILURE	\$100,000
VALUABLE PAPERS AND RECORDS ON PREMISES	\$100,000
VALUABLE PAPERS AND RECORDS OFF PREMISES	\$20,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$25,000

Forms that apply to this coverage part:

64004 (12-10)	54198 (12-10)	54334 (12-10)	64020 (12-10)	54189 (12-10)
54186 (12-10)	54218 (03-13)	54217 (07-17)	54216 (03-13)	54214 (03-13)
54221 (12-10)	54220 (06-00)	54219 (12-10)	54338 (03-13)	54339 (03-13)
64010 (12-10)	64352 (12-20)	64001 (12-10)		

Coverages Provided

Insurance at the described premises applies only for coverages for which a limit of insurance is shown.

LOCATION 0001 - BUILDING 0001**Location:** 1141 W 1150 W, Payson, UT 84651**Occupied As:** Homeowners Associati**Secured Interested Parties:** None**Rating Information**

Territory: 250

County: Utah

Program: Service

Construction: Frame

Protection Class: 03

Class Code: 0702

Class Rate - Building: 0.116

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$1,304,700		
Causes of Loss					
Basic Group I	80%	\$1,000		0.035	\$457.00
Basic Group II	80%	\$1,000		0.031	\$404.00
Special	80%	\$1,000		0.027	\$352.00
Theft	80%	\$1,000			Included
OPTIONAL COVERAGE					
Adjusted Value Factor Building 1.000					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		\$35.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$151.00
Tier: Enhanced					

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Company POLICY NUMBER 134643-57550839-26
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INSURED HERITAGE VILLAGE HOMEOWNERS

Term 07-19-2026 to 07-19-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$1,000	\$110,000		Included
Coverage C-Increased Cost		\$1,000	\$110,000		Included

Forms that apply to this building:

54835 (07-08)	IL0003 (07-02)	CP0127 (03-96)	59350 (01-15)	64224 (01-16)
59325 (12-19)	64326 (07-19)	IL0266 (07-21)	IL0017 (11-85)	64393 (08-22)
CP0090 (07-88)	64045 (07-13)	64013 (12-10)	64010 (12-10)	64020 (12-10)
64004 (12-10)	54843 (07-19)	64352 (12-20)	64001 (12-10)	54989 (10-13)
64462 (11-23)	59390 (11-20)			

COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390

PREMIUM

\$14.00

LOCATION 0001**\$1,413.00**

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

COVERAGE	LIMITS OF INSURANCE
General Aggregate (Other Than Products-Completed Operations)	\$3,000,000
Products-Completed Operations Aggregate	\$3,000,000
Personal And Advertising Injury	\$2,000,000
Each Occurrence	\$2,000,000
Assn Directors/Officers Errors and Omissions Agg	\$2,000,000
Assn Directors/Officers Errors and Omissions Occ	\$2,000,000
COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT	
Damage to Premises Rented to You (Fire, Lightning, Explosion, Smoke or Water Damage)	\$300,000 Any One Premises
Medical Payments	\$10,000 Any One Person
Hired Auto & Non-Owned Auto	\$2,000,000 Each Occurrence
Expanded Coverage Details See Form:	
Extended Watercraft	
Personal Injury Extension	
Broadened Supplementary Payments	
Broadened Knowledge Of Occurrence	
Additional Products-Completed Operations Aggregate	
Blanket Additional Insured - Lessor of Leased Equipment	
Blanket Additional Insured - Managers or Lessors of Premises	
Newly Formed or Acquired Organizations Extension	

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Bill 57-46-UT-1307

INSURED HERITAGE VILLAGE HOMEOWNERS

Term 07-19-2026 to 07-19-2027

COVERAGE	LIMITS OF INSURANCE
Blanket Waiver of Subrogation	

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55885.

AUDIT TYPE: Non-Audited

Forms that apply to this coverage:

55405 (07-08)	59350 (01-15)	55146 (06-04)	55084 (06-04)	IL0021 (07-02)
CG0186 (11-94)	IL0017 (11-85)	55091 (05-17)	CG0001 (04-13)	55513 (05-17)
CG2109 (06-15)	55029 (05-17)	CG2196 (03-05)	CG2132 (05-09)	CG2147 (12-07)
55885 (05-17)	59325 (12-19)	IL0266 (07-21)	CG4032 (05-23)	55010 (05-17)
65074 (12-23)	65073 (12-23)	59390 (11-20)		

LOCATION 0001 - BUILDING 0001**Location:** 1141 W 1150 W, Payson, UT 84651**Territory:** 003**County:** Utah

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Commercial General Liability Plus Endorsement Included At 7.5% Of The Premises Operation Premium	00501	Prem/Op	Prem/Op Prem Included	Included	Included
Assn Directors/Officers Errors And Omissions	00811	Professional	Flat Charge 117		\$839.00
Homeowners &/Or Mobile Homeowners Association - No Buildings Or Premises Owned Or Leased Except For Office Purposes. (For-Profit)	41669	Prem/Op Prod/Comp Op	Members 117 117	Each 1 2.352 .266	\$275.00 \$31.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	\$11.00
LOCATION 0001	\$1,156.00

55041 (02-88)

COMMERCIAL CRIME COVERAGE

THIS DECLARATIONS PAGE SHOWS THE COVERAGE FORM(S) AND SECTION(S) WHICH APPLY AND FOR WHICH YOU HAVE PAID A PREMIUM.

Plan: 01 Combination Crime-Separate Limits Option**Location:** All Premises

COVERAGE	BY PERSON/ POSITION	SECTION	LIMIT	DEDUCTIBLE	PREMIUM
A-Blanket Employee Dishonesty			\$150,000	\$1,000	\$277.00
B-Forgery Or Alteration			\$150,000	\$1,000	\$72.00

Cancellation of prior insurance: By acceptance of this fidelity bond you give us notice cancelling prior fidelity bond with the cancellation to be effective at the time this policy becomes effective.

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Term 07-19-2026 to 07-19-2027

Forms that apply to all premises:

IL0017 (11-85) 25034 (07-13) IL0266 (07-21) IL0003 (07-02) 29415 (01-16)
59325 (12-19) CR0001 (10-90) CR1000 (06-95) CC175 (01-86) 25053 (07-16)
CR0003 (01-86)

COMMERCIAL CRIME COVERAGE - ALL PREMISES PREMIUM SUMMARY	PREMIUM
ALL PREMISES PREMIUM	\$349.00

LOCATION 0001 - BUILDING 0001

Location: 1141 W 1150 W, Payson, UT 84651

COVERAGE	BY PERSON/ POSITION	SECTION	LIMIT	DEDUCTIBLE	PREMIUM
C-Prem. Theft, Disappear & Destruction (occurrence)		1	\$150,000	\$1,000	\$299.00
Money			\$25,000		
Securities			\$25,000		
Non-Payroll Checks			\$100,000		
C-Msngr-Theft, Disappear & Destruction (occurrence)		2	\$150,000	\$1,000	\$58.00
Money			\$25,000		
Securities			\$25,000		
Non-Payroll Checks			\$100,000		

Forms that apply to this location:

25023 (07-06) CR0004 (10-90) CR1000 (06-95) CC175 (01-86) 25053 (07-16)

COMMERCIAL CRIME COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
LOCATION 0001	\$357.00