

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

**TAILORED PROTECTION POLICY DECLARATIONS**

AGENCY SWAGG INSURANCE  
20-0141-00 MKT TERR 084 402-592-0900

Renewal Effective 01-15-2026

**POLICY NUMBER 254620-39782879-26**

INSURED TREGARON RIDGE OWNERS  
ASSOCIATION INC

Company Use 39-46-NE-2501

ADDRESS PO BOX 1136

BELLEVUE NE 68005-1136

Company  
Bill

Policy Term	
12:01 a.m.	12:01 a.m.
01-15-2026	to 01-15-2027

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:** Condo Association

**Entity:** Association

**Program:** Condominium-Residential Association

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):	PREMIUM
COMMERCIAL PROPERTY COVERAGE	\$79,696.00
COMMERCIAL GENERAL LIABILITY COVERAGE	\$1,915.00
<b>TOTAL</b>	<b>\$81,611.00</b>

**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) 55000 (07-12) 59392 (11-20) 59349 (10-03)

Countersigned By: COMPANY ISSUED



Auto-Owners Ins. Co.

Issued 11-06-2025

 AGENCY SWAGG INSURANCE  
 20-0141-00 MKT TERR 084

 Company POLICY NUMBER 254620-39782879-26  
 Bill 39-46-NE-2501

INSURED TREGARON RIDGE OWNERS

Term 01-15-2026 to 01-15-2027

54104 (07-87)

**COMMERCIAL PROPERTY COVERAGE**

55198 (12-10)

**PREMIER 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	\$200,000
BAILEES	\$15,000
	\$10,000 PER ITEM
BUSINESS INCOME & EXTRA EXPENSE W/RENTAL VALUE, INCLUDING NEWLY ACQUIRED LOC'S 0 HOUR WAITING PERIOD	\$150,000
DEBRIS REMOVAL	\$100,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$100,000
EMPLOYEE DISHONESTY	\$50,000
FINE ARTS, COLLECTIBLES AND MEMORABILIA	\$50,000
	\$10,000 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE	\$25,000
FORGERY AND ALTERATION	\$50,000
MONEY AND SECURITIES INSIDE PREMISES	\$50,000
MONEY AND SECURITIES OUTSIDE PREMISES	\$50,000
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	\$25,000
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM
RADIO OR TELEVISION ANTENNAS	\$20,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$50,000
POLLUTANT CLEAN UP AND REMOVAL	\$100,000
PROPERTY IN TRANSIT	\$100,000
PROPERTY OFF PREMISES	\$100,000
REFRIGERATED PRODUCTS	\$25,000
SALESPERSON'S SAMPLES	\$25,000

Auto-Owners Ins. Co.

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INSURED TREGARON RIDGE OWNERS

Term 01-15-2026 to 01-15-2027

55198 (12-10)

**PREMIER PROPERTY PLUS COVERAGE PACKAGE DECLARATION**

COVERAGE	LIMIT
UTILITY SERVICES FAILURE	\$150,000
VALUABLE PAPERS AND RECORDS ON PREMISES	\$150,000
VALUABLE PAPERS AND RECORDS OFF PREMISES	\$25,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$50,000

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)	64000 (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:** 14203 Tregaron Ridge Ave, Bellevue, NE 68123-4853**Occupied As:** Condo Assn**Secured Interested Parties:** None**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.184

County: Sarpy

Construction: Frame

Class Code: 0331

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$2,124,000		
Causes of Loss					
Basic Group I	80%	\$10,000*		0.063	\$1,338.00
Basic Group II	80%	\$10,000*		0.228	\$4,843.00
Windstorm/Hail	80%	3% *			Included
Special	80%	\$10,000*		0.020	\$425.00
Theft	80%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.020					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$201.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$1,111.00
Tier: Premier					



Auto-Owners Ins. Co.

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INSURED TREGARON RIDGE OWNERS

Term 01-15-2026 to 01-15-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$160,000		Included
Coverage C-Increased Cost		\$10,000	\$160,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59351 (01-15)	54835 (07-08)	CP0124 (07-00)	IL0022 (05-87)	64022 (12-10)
IL0003 (07-02)	54331 (03-06)	64224 (01-16)	59325 (12-19)	64326 (07-19)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)
64000 (12-10)	64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)
64020 (12-10)	64004 (12-10)	59392 (11-20)		

**COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY****PREMIUM**

TERRORISM - CERTIFIED ACTS SEE FORM: 59351

EXCLUDED

TERRORISM COVERAGE

A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 54835, 59392

**LOCATION 0001****\$7,918.00****LOCATION 0002 - BUILDING 0001****Location:** 14202 Tregaron Ridge Ave, Bellevue, NE 68123-4854**Secured Interested Parties:** None**Rating Information**

Territory: 770

County: Sarpy

Program: Condominium-Residential A

Construction: Frame

Protection Class: 02

Class Code: 0331

Class Rate - Building: 0.184

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$2,157,700		
Causes of Loss					
Basic Group I	80%	\$10,000*		0.063	\$1,359.00
Basic Group II	80%	\$10,000*		0.227	\$4,898.00
Windstorm/Hail	80%	3% *			Included
Special	80%	\$10,000*		0.020	\$432.00
Theft	80%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.020					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$203.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$1,125.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 11-06-2025

 AGENCY SWAGG INSURANCE  
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 Company POLICY NUMBER 254620-39782879-26  
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INSURED TREGARON RIDGE OWNERS

Term 01-15-2026 to 01-15-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$160,000		Included
Coverage C-Increased Cost		\$10,000	\$160,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59351 (01-15)	54835 (07-08)	CP0124 (07-00)	IL0022 (05-87)	64022 (12-10)
IL0003 (07-02)	54331 (03-06)	64224 (01-16)	59325 (12-19)	64326 (07-19)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)
64000 (12-10)	64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)
64020 (12-10)	64004 (12-10)	59392 (11-20)		

**COMMERCIAL PROPERTY COVERAGE - LOCATION 0002 SUMMARY**

TERRORISM - CERTIFIED ACTS SEE FORM: 59351

TERRORISM COVERAGE

A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 54835, 59392

**LOCATION 0002****PREMIUM**

EXCLUDED

**\$8,017.00****LOCATION 0003 - BUILDING 0001****Location:** 14109 Tregaron Ridge Ave, Bellevue, NE 68123-4857**Secured Interested Parties:** None**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.184

County: Sarpy

Construction: Frame

Class Code: 0331

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$2,124,000		
Causes of Loss					
Basic Group I	80%	\$10,000*		0.063	\$1,338.00
Basic Group II	80%	\$10,000*		0.228	\$4,843.00
Windstorm/Hail	80%	3% *			Included
Special	80%	\$10,000*		0.020	\$425.00
Theft	80%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.020					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$201.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$1,111.00
Tier: Premier					



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COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$160,000		Included
Coverage C-Increased Cost		\$10,000	\$160,000		Included

\*This deductible will apply separately to each building.

## Forms that apply to this building:

59351 (01-15)	54835 (07-08)	CP0124 (07-00)	IL0022 (05-87)	64022 (12-10)
IL0003 (07-02)	54331 (03-06)	64224 (01-16)	59325 (12-19)	64326 (07-19)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)
64000 (12-10)	64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)
64020 (12-10)	64004 (12-10)	59392 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0003 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59351	EXCLUDED
TERRORISM COVERAGE	
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 54835, 59392	
LOCATION 0003	\$7,918.00

## LOCATION 0004 - BUILDING 0001

Location: 14108 Tregaron Ridge Ave, Bellevue, NE 68123-4856

Secured Interested Parties: None

## Rating Information

Territory: 770

County: Sarpy

Program: Condominium-Residential A

Construction: Frame

Protection Class: 02

Class Code: 0331

Class Rate - Building: 0.184

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$2,157,700		
Causes of Loss					
Basic Group I	80%	\$10,000*		0.063	\$1,359.00
Basic Group II	80%	\$10,000*		0.227	\$4,898.00
Windstorm/Hail	80%	3% *			Included
Special	80%	\$10,000*		0.020	\$432.00
Theft	80%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.020					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$203.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$1,125.00
Tier: Premier					

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COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$160,000		Included
Coverage C-Increased Cost		\$10,000	\$160,000		Included

\*This deductible will apply separately to each building.

## Forms that apply to this building:

59351 (01-15)	54835 (07-08)	CP0124 (07-00)	IL0022 (05-87)	64022 (12-10)
IL0003 (07-02)	54331 (03-06)	64224 (01-16)	59325 (12-19)	64326 (07-19)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)
64000 (12-10)	64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)
64020 (12-10)	64004 (12-10)	59392 (11-20)		

## COMMERCIAL PROPERTY COVERAGE - LOCATION 0004 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59351

TERRORISM COVERAGE

A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 54835, 59392

LOCATION 0004

PREMIUM

EXCLUDED

\$8,017.00

## LOCATION 0005 - BUILDING 0001

Location: 14103 Tregaron Ridge Ave, Bellevue, NE 68123-4855

Secured Interested Parties: None

## Rating Information

Territory: 770

County: Sarpy

Program: Condominium-Residential A

Construction: Frame

Protection Class: 02

Class Code: 0331

Class Rate - Building: 0.184

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$2,124,000		
Causes of Loss					
Basic Group I	80%	\$10,000*		0.063	\$1,338.00
Basic Group II	80%	\$10,000*		0.228	\$4,843.00
Windstorm/Hail	80%	3% *			Included
Special	80%	\$10,000*		0.020	\$425.00
Theft	80%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.020					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$201.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$1,111.00
Tier: Premier					



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INSURED TREGARON RIDGE OWNERS

Term 01-15-2026 to 01-15-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$160,000		Included
Coverage C-Increased Cost		\$10,000	\$160,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59351 (01-15)	54835 (07-08)	CP0124 (07-00)	IL0022 (05-87)	64022 (12-10)
IL0003 (07-02)	54331 (03-06)	64224 (01-16)	59325 (12-19)	64326 (07-19)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)
64000 (12-10)	64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)
64020 (12-10)	64004 (12-10)	59392 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0005 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59351	EXCLUDED
TERRORISM COVERAGE	
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 54835, 59392	
LOCATION 0005	\$7,918.00

**LOCATION 0006 - BUILDING 0001**

Location: 14102 Tregaron Ridge Ave, Bellevue, NE 68123-4858

Secured Interested Parties: None

**Rating Information**

Territory: 770

County: Sarpy

Program: Condominium-Residential A

Construction: Frame

Protection Class: 02

Class Code: 0331

Class Rate - Building: 0.184

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$2,129,700		
Causes of Loss					
Basic Group I	80%	\$10,000*		0.063	\$1,342.00
Basic Group II	80%	\$10,000*		0.228	\$4,856.00
Windstorm/Hail	80%	3% *			Included
Special	80%	\$10,000*		0.020	\$426.00
Theft	80%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.020					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$201.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$1,114.00
Tier: Premier					



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INSURED TREGARON RIDGE OWNERS

Term 01-15-2026 to 01-15-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$160,000		Included
Coverage C-Increased Cost		\$10,000	\$160,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59351 (01-15)	54835 (07-08)	CP0124 (07-00)	IL0022 (05-87)	64022 (12-10)
IL0003 (07-02)	54331 (03-06)	64224 (01-16)	59325 (12-19)	64326 (07-19)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)
64000 (12-10)	64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)
64020 (12-10)	64004 (12-10)	59392 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0006 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59351	EXCLUDED
TERRORISM COVERAGE	
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 54835, 59392	
LOCATION 0006	\$7,939.00

**LOCATION 0007 - BUILDING 0001**

Location: 14008 Tregaron Ridge Ave, Bellevue, NE 68123-4860

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.184

County: Sarpy

Construction: Frame

Class Code: 0331

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$2,157,700		
Causes of Loss					
Basic Group I	80%	\$10,000*		0.063	\$1,359.00
Basic Group II	80%	\$10,000*		0.227	\$4,898.00
Windstorm/Hail	80%	3% *			Included
Special	80%	\$10,000*		0.020	\$432.00
Theft	80%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.020					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$203.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$1,125.00
Tier: Premier					



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INSURED TREGARON RIDGE OWNERS

Term 01-15-2026 to 01-15-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$160,000		Included
Coverage C-Increased Cost		\$10,000	\$160,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59351 (01-15)	54835 (07-08)	CP0124 (07-00)	IL0022 (05-87)	64022 (12-10)
IL0003 (07-02)	54331 (03-06)	64224 (01-16)	59325 (12-19)	64326 (07-19)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)
64000 (12-10)	64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)
64020 (12-10)	64004 (12-10)	59392 (11-20)		

**COMMERCIAL PROPERTY COVERAGE - LOCATION 0007 SUMMARY**

TERRORISM - CERTIFIED ACTS SEE FORM: 59351

TERRORISM COVERAGE

A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 54835, 59392

**PREMIUM**

EXCLUDED

**LOCATION 0007****\$8,017.00****LOCATION 0008 - BUILDING 0001****Location:** 14002 Tregaron Ridge Ave, Bellevue, NE 68123-4864**Secured Interested Parties:** None**Rating Information**

Territory: 770

County: Sarpy

Program: Condominium-Residential A

Construction: Frame

Protection Class: 02

Class Code: 0331

Class Rate - Building: 0.184

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$2,157,700		
Causes of Loss					
Basic Group I	80%	\$10,000*		0.063	\$1,359.00
Basic Group II	80%	\$10,000*		0.227	\$4,898.00
Windstorm/Hail	80%	3% *			Included
Special	80%	\$10,000*		0.020	\$432.00
Theft	80%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.020					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$203.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$1,125.00
Tier: Premier					

Auto-Owners Ins. Co.

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 Company POLICY NUMBER 254620-39782879-26  
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INSURED TREGARON RIDGE OWNERS

Term 01-15-2026 to 01-15-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$160,000		Included
Coverage C-Increased Cost		\$10,000	\$160,000		Included

\*This deductible will apply separately to each building.

## Forms that apply to this building:

59351 (01-15)	54835 (07-08)	CP0124 (07-00)	IL0022 (05-87)	64022 (12-10)
IL0003 (07-02)	54331 (03-06)	64224 (01-16)	59325 (12-19)	64326 (07-19)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)
64000 (12-10)	64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)
64020 (12-10)	64004 (12-10)	59392 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0008 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59351	EXCLUDED
TERRORISM COVERAGE	
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 54835, 59392	
LOCATION 0008	\$8,017.00

## LOCATION 0009 - BUILDING 0001

Location: 13910 Tregaron Ridge Ave, Bellevue, NE 68123-4806

Secured Interested Parties: None

## Rating Information

Territory: 770

County: Sarpy

Program: Condominium-Residential A

Construction: Frame

Protection Class: 02

Class Code: 0331

Class Rate - Building: 0.184

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$1,486,200		
Causes of Loss					
Basic Group I	80%	\$10,000*		0.061	\$907.00
Basic Group II	80%	\$10,000*		0.225	\$3,344.00
Windstorm/Hail	80%	3% *			Included
Special	80%	\$10,000*		0.020	\$297.00
Theft	80%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.020					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$138.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$765.00
Tier: Premier					



Auto-Owners Ins. Co.

Issued 11-06-2025

 AGENCY SWAGG INSURANCE  
 20-0141-00 MKT TERR 084

 Company POLICY NUMBER 254620-39782879-26  
 Bill 39-46-NE-2501

INSURED TREGARON RIDGE OWNERS

Term 01-15-2026 to 01-15-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$160,000		Included
Coverage C-Increased Cost		\$10,000	\$160,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59351 (01-15)	54835 (07-08)	CP0124 (07-00)	IL0022 (05-87)	64022 (12-10)
IL0003 (07-02)	54331 (03-06)	64224 (01-16)	59325 (12-19)	64326 (07-19)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)
64000 (12-10)	64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)
64020 (12-10)	64004 (12-10)	59392 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0009 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59351	EXCLUDED
TERRORISM COVERAGE	
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 54835, 59392	
LOCATION 0009	\$5,451.00

**LOCATION 0010 - BUILDING 0001**

Location: 14208 Tregaron Ridge Ave, Bellevue, NE 68123-4852

Secured Interested Parties: None

**Rating Information**

Territory: 770

County: Sarpy

Program: Condominium-Residential A

Construction: Frame

Protection Class: 02

Class Code: 0331

Class Rate - Building: 0.184

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$2,124,000		
Causes of Loss					
Basic Group I	80%	\$10,000*		0.063	\$1,338.00
Basic Group II	80%	\$10,000*		0.228	\$4,843.00
Windstorm/Hail	80%	3% *			Included
Special	80%	\$10,000*		0.020	\$425.00
Theft	80%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.020					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$201.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$1,111.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 11-06-2025

 AGENCY SWAGG INSURANCE  
 20-0141-00 MKT TERR 084

 Company POLICY NUMBER 254620-39782879-26  
 Bill 39-46-NE-2501

INSURED TREGARON RIDGE OWNERS

Term 01-15-2026 to 01-15-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$160,000		Included
Coverage C-Increased Cost		\$10,000	\$160,000		Included

\*This deductible will apply separately to each building.

Forms that apply to this building:

59351 (01-15)	54835 (07-08)	CP0124 (07-00)	IL0022 (05-87)	64022 (12-10)
IL0003 (07-02)	54331 (03-06)	64224 (01-16)	59325 (12-19)	64326 (07-19)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)
64000 (12-10)	64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)
64020 (12-10)	64004 (12-10)	59392 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0010 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59351	EXCLUDED
TERRORISM COVERAGE	
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 54835, 59392	
LOCATION 0010	\$7,918.00

**LOCATION 0011 - BUILDING 0001**

Location: 14209 Tregaron Ridge Ave, Bellevue, NE 68123-4803

Secured Interested Parties: None

**Rating Information**

Territory: 770

Program: Condominium-Residential A

Protection Class: 02

Class Rate - Building: 0.184

County: Sarpy

Construction: Frame

Class Code: 0331

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$475,700		
Causes of Loss					
Basic Group I	80%	\$10,000*		0.069	\$328.00
Basic Group II	80%	\$10,000*		0.360	\$1,713.00
Windstorm/Hail	80%	3% *			Included
Special	80%	\$10,000*		0.021	\$100.00
Theft	80%	\$10,000*			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.020					
Replacement Cost					
Equipment Breakdown		\$10,000	See Form 54843		\$65.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$360.00
Tier: Premier					



Auto-Owners Ins. Co.

Issued 11-06-2025

 AGENCY SWAGG INSURANCE  
 20-0141-00 MKT TERR 084

 Company POLICY NUMBER 254620-39782879-26  
 Bill 39-46-NE-2501

INSURED TREGARON RIDGE OWNERS

Term 01-15-2026 to 01-15-2027

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$10,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$10,000	\$160,000		Included
Coverage C-Increased Cost		\$10,000	\$160,000		Included

\*This deductible will apply separately to each building.

## Forms that apply to this building:

59351 (01-15)	54835 (07-08)	CP0124 (07-00)	IL0022 (05-87)	64022 (12-10)
IL0003 (07-02)	54331 (03-06)	64224 (01-16)	59325 (12-19)	64326 (07-19)
IL0017 (11-85)	64393 (08-22)	64036 (02-12)	CP0090 (07-88)	54585 (12-10)
64000 (12-10)	64013 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)
64020 (12-10)	64004 (12-10)	59392 (11-20)		

**COMMERCIAL PROPERTY COVERAGE - LOCATION 0011 SUMMARY**

TERRORISM - CERTIFIED ACTS SEE FORM: 59351

TERRORISM COVERAGE

A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 54835, 59392

**PREMIUM**  
 EXCLUDED
**LOCATION 0011****\$2,566.00**

55040 (11-87)

**COMMERCIAL GENERAL LIABILITY COVERAGE**

COVERAGE	LIMITS OF INSURANCE
General Aggregate	\$3,000,000
(Other Than Products-Completed Operations)	
Products-Completed Operations Aggregate	\$3,000,000
Personal And Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Assn Directors/Officers Errors and Omissions Agg	\$1,000,000
Assn Directors/Officers Errors and Omissions Occ	\$1,000,000
Hired Auto & Non-Owned Auto	\$1,000,000 Each Occurrence
<b>COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT</b>	
Damage to Premises Rented to You	\$300,000 Any One Premises
(Fire, Lightning, Explosion, Smoke or Water Damage)	
Medical Payments	\$10,000 Any One Person
Hired Auto & Non-Owned Auto	\$1,000,000 Each Occurrence
Expanded Coverage Details See Form:	
Extended Watercraft	
Personal Injury Extension	
Broadened Supplementary Payments	
Broadened Knowledge Of Occurrence	

Auto-Owners Ins. Co.

Issued 11-06-2025

AGENCY SWAGG INSURANCE  
20-0141-00 MKT TERR 084Company POLICY NUMBER 254620-39782879-26  
Bill 39-46-NE-2501

INSURED TREGARON RIDGE OWNERS

Term 01-15-2026 to 01-15-2027

COVERAGE	LIMITS OF INSURANCE
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	
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:

59351 (01-15)	55405 (07-08)	55146 (06-04)	CG2109 (06-15)	55091 (05-17)
55010 (05-17)	55028 (05-17)	CG2004 (11-85)	CG2167 (12-04)	IL0021 (07-02)
59325 (12-19)	CG0001 (04-13)	IL0259 (03-00)	IL0017 (11-85)	55513 (05-17)
55029 (05-17)	CG2196 (03-05)	CG2132 (05-09)	CG2147 (12-07)	55885 (05-17)
65074 (12-23)	CG4032 (05-23)	65073 (12-23)	59392 (11-20)	

**LOCATION 0001 - BUILDING 0001**

Location: 14203 Tregaron Ridge Ave, Bellevue, NE 68123-4853

Territory: 002

County: Sarpy

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Commercial General Liability Plus Endorsement Included At 6.5% Of The Premises Operation Premium	00501	Prem/Op	Prem/Op Prem Included	Each 1 Included	Included
Assn Directors/Officers Errors And Omissions	00811	Professional	Flat Charge 59		\$407.00
Hired Auto & Non-Owned Liability	04001	Auto	Flat Charge		\$56.00
Condominiums - Residential - (Association Risk Only)	62003	Prem/Op Prod/Comp Op	Units 6 6	Each 1 23.446 .963	\$141.00 \$6.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY**

TERRORISM - CERTIFIED ACTS SEE FORM: 59351

TERRORISM COVERAGE

A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 55405, 59392

**LOCATION 0001****PREMIUM**

EXCLUDED

**\$610.00**



Auto-Owners Ins. Co.

Issued 11-06-2025

 AGENCY SWAGG INSURANCE  
 20-0141-00 MKT TERR 084

 Company POLICY NUMBER 254620-39782879-26  
 Bill 39-46-NE-2501

INSURED TREGARON RIDGE OWNERS

Term 01-15-2026 to 01-15-2027

**LOCATION 0002 - BUILDING 0001****Location:** 14202 Tregaron Ridge Ave, Bellevue, NE 68123-4854**Territory:** 002**County:** Sarpy

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	6	23.446	\$141.00
		Prod/Comp Op	6	.963	\$6.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0002 SUMMARY****PREMIUM**

TERRORISM - CERTIFIED ACTS SEE FORM: 59351

EXCLUDED

TERRORISM COVERAGE

A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 55405, 59392

**LOCATION 0002****\$147.00****LOCATION 0003 - BUILDING 0001****Location:** 14109 Tregaron Ridge Ave, Bellevue, NE 68123-4857**Territory:** 002**County:** Sarpy

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	6	23.446	\$141.00
		Prod/Comp Op	6	.963	\$6.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0003 SUMMARY****PREMIUM**

TERRORISM - CERTIFIED ACTS SEE FORM: 59351

EXCLUDED

TERRORISM COVERAGE

A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 55405, 59392

**LOCATION 0003****\$147.00****LOCATION 0004 - BUILDING 0001****Location:** 14108 Tregaron Ridge Ave, Bellevue, NE 68123-4856**Territory:** 002**County:** Sarpy

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	6	23.446	\$141.00
		Prod/Comp Op	6	.963	\$6.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0004 SUMMARY****PREMIUM**

TERRORISM - CERTIFIED ACTS SEE FORM: 59351

EXCLUDED

TERRORISM COVERAGE

A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 55405, 59392

**LOCATION 0004****\$147.00**



Auto-Owners Ins. Co.

Issued 11-06-2025

 AGENCY SWAGG INSURANCE  
 20-0141-00 MKT TERR 084

 Company POLICY NUMBER 254620-39782879-26  
 Bill 39-46-NE-2501

INSURED TREGARON RIDGE OWNERS

Term 01-15-2026 to 01-15-2027

**LOCATION 0005 - BUILDING 0001****Location:** 14103 Tregaron Ridge Ave, Bellevue, NE 68123-4855**Territory:** 002**County:** Sarpy

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	6	23.446	\$141.00
		Prod/Comp Op	6	.963	\$6.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0005 SUMMARY**

TERRORISM - CERTIFIED ACTS SEE FORM: 59351

TERRORISM COVERAGE

A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 55405, 59392

**LOCATION 0005****PREMIUM**

EXCLUDED

**\$147.00****LOCATION 0006 - BUILDING 0001****Location:** 14102 Tregaron Ridge Ave, Bellevue, NE 68123-4858**Territory:** 002**County:** Sarpy

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	6	23.446	\$141.00
		Prod/Comp Op	6	.963	\$6.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0006 SUMMARY**

TERRORISM - CERTIFIED ACTS SEE FORM: 59351

TERRORISM COVERAGE

A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 55405, 59392

**LOCATION 0006****PREMIUM**

EXCLUDED

**\$147.00****LOCATION 0007 - BUILDING 0001****Location:** 14008 Tregaron Ridge Ave, Bellevue, NE 68123-4860**Territory:** 002**County:** Sarpy

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	6	23.446	\$141.00
		Prod/Comp Op	6	.963	\$6.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0007 SUMMARY**

TERRORISM - CERTIFIED ACTS SEE FORM: 59351

TERRORISM COVERAGE

A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 55405, 59392

**LOCATION 0007****PREMIUM**

EXCLUDED

**\$147.00**

Auto-Owners Ins. Co.

Issued 11-06-2025

 AGENCY SWAGG INSURANCE  
 20-0141-00 MKT TERR 084

 Company POLICY NUMBER 254620-39782879-26  
 Bill 39-46-NE-2501

INSURED TREGARON RIDGE OWNERS

Term 01-15-2026 to 01-15-2027

**LOCATION 0008 - BUILDING 0001****Location:** 14002 Tregaron Ridge Ave, Bellevue, NE 68123-4864**Territory:** 002**County:** Sarpy

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	6	23.446	\$141.00
		Prod/Comp Op	6	.963	\$6.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0008 SUMMARY**

TERRORISM - CERTIFIED ACTS SEE FORM: 59351

TERRORISM COVERAGE

A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 55405, 59392

**LOCATION 0008****PREMIUM**

EXCLUDED

**\$147.00****LOCATION 0009 - BUILDING 0001****Location:** 13910 Tregaron Ridge Ave, Bellevue, NE 68123-4806**Territory:** 002**County:** Sarpy

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	4	23.446	\$94.00
		Prod/Comp Op	4	.963	\$4.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0009 SUMMARY**

TERRORISM - CERTIFIED ACTS SEE FORM: 59351

TERRORISM COVERAGE

A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 55405, 59392

**LOCATION 0009****PREMIUM**

EXCLUDED

**\$98.00****LOCATION 0010 - BUILDING 0001****Location:** 14208 Tregaron Ridge Ave, Bellevue, NE 68123-4852**Territory:** 002**County:** Sarpy

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential - (Association Risk Only)	62003		Units	Each 1	
		Prem/Op	6	23.446	\$141.00
		Prod/Comp Op	6	.963	\$6.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0010 SUMMARY**

TERRORISM - CERTIFIED ACTS SEE FORM: 59351

TERRORISM COVERAGE

A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 55405, 59392

**LOCATION 0010****PREMIUM**

EXCLUDED

**\$147.00**

Auto-Owners Ins. Co.

Issued 11-06-2025

AGENCY SWAGG INSURANCE  
20-0141-00 MKT TERR 084

Company POLICY NUMBER 254620-39782879-26  
Bill 39-46-NE-2501

INSURED TREGARON RIDGE OWNERS

Term 01-15-2026 to 01-15-2027

**LOCATION 0011 - BUILDING 0001****Location:** 14209 Tregaron Ridge Ave, Bellevue, NE 68123-4803**Territory:** 002**County:** Sarpy

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Condominiums - Residential With Pool - (Association Risk Only)	62004		Units	Each 1	
		Prem/Op	1	29.929	\$30.00
		Prod/Comp Op	1	1.225	\$1.00

**COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0011 SUMMARY**

TERRORISM - CERTIFIED ACTS SEE FORM: 59351

TERRORISM COVERAGE

A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 55405, 59392

**LOCATION 0011****PREMIUM**

EXCLUDED

**\$31.00**



54835 (7-08)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)

This endorsement modifies insurance provided under the following:

### COMMERCIAL PROPERTY COVERAGE PART

#### A. Applicability Of This Endorsement

1. The provisions of this endorsement will apply if and when one of the following situations occurs:
  - a. The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act), terminates; or
  - b. The Program is renewed, extended or otherwise continued in effect:
    - (1) With revisions that increase insurers' statutory percentage deductible or decrease the federal government's statutory percentage share in potential terrorism losses above such deductible, or that results in a change in the level or terms or conditions of coverage; and
    - (2) We are not required by the Program to make terrorism coverage available to you and elect not to do so.
2. When this endorsement becomes applicable in accordance with the terms of A.1.a. or A.1.b., above, it supersedes any terrorism endorsement already endorsed to this policy that addresses "certified acts of terrorism".

3. If this endorsement does NOT become applicable, then any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism", will remain in effect. However, if the Program is renewed, extended or otherwise continued in effect with revisions that change the level or terms or conditions of coverage, and we are required to offer you the revised coverage or to provide the revised coverage to those who previously accepted coverage under the Program, then we will take the appropriate steps in response to the federal requirements.

- B. The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks.  
"Terrorism" means activities against persons, organizations or property of any nature:

1. That involve the following or preparation for the following:
  - a. Use or threat of force or violence; or
  - b. Commission or threat of a dangerous act; or
  - c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

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54835 (7-08)

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**2. When one or both of the following applies:**

- a. The effect is to intimidate or coerce a government or the civilian population or any segments thereof, or to disrupt any segment of the economy; or
- b. It appears that the intent is to intimidate or coerce a government or the civilian population or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

**C. The following exclusion is added:****Exclusion Of "Terrorism"**

We will not pay for loss or damage caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. This exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;
2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material;
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, regardless of whether this endorsement was in effect during the entirety of that time period or not.

64326 (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:

### **COMMERCIAL PROPERTY COVERAGE PART**

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

- 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 supersedes any provision in this Coverage Part and any endorsement attached to this Coverage Part to the contrary.

All other policy terms and conditions apply.



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

## **AMENDMENT OF PROPERTY DEDUCTIBLE**

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
CONDOMINIUM ASSOCIATION COVERAGE FORM  
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM

SECTION D. **DEDUCTIBLE** is deleted and replaced by the following:

### **D. DEDUCTIBLE**

The applicable Deductible shown in the Declarations will apply separately to:

1. Each building sustaining loss or damage.
2. The personal property at each building at which there is loss or damage to personal property.

However, if there is loss or damage to both a building and its personal property, only one deductible will apply for that building.

In any one occurrence of loss or damage (hereinafter referred to as loss), the Deductible shown in the Declarations will apply as follows:

- a. We will first reduce the amount of loss if required by the Coinsurance Condition or the Agreed Value Optional Coverage.
  - (1) If the adjusted amount of loss is less than or equal to the Deductible, we will not pay for that loss.
  - (2) If the adjusted amount of loss exceeds the Deductible, we will then subtract the Deductible from the adjusted amount of the loss and will pay the resulting amount or the Limit of Insurance, whichever is less.
- b. If paragraph a., above does not apply:
  - (1) If the amount of loss is less than or equal to the Deductible, we will not pay for that loss.
  - (2) If the amount of loss exceeds the Deductible, we will then subtract the Deductible from the loss and will pay the resulting amount or the Limit of Insurance, whichever is less.

When the occurrence involves loss to more than one item of Covered Property and separate Limits of Insurance apply, the losses will not be combined in determining application of the Deductible.

- c. No Deductible applies to the following Additional Coverages:

- (1) Fire Department Service Charge;
- (2) Fire Extinguisher Systems Recharge Expense;
- (3) Arson Reward;
- (4) Theft Reward; and
- (5) Rekeying of Locks.

In the following Examples, the figures used are for illustrative purposes only and do not reflect your actual insurance.

The following Examples assume there is no Coinsurance penalty.

### **EXAMPLE #1**

Deductible:	\$ 250
Limit of Insurance - Building #1:	\$60,000
Limit of Insurance - Building #2:	\$80,000
Loss to Building #1:	\$60,100
Loss to Building #2:	\$80,200

The amount of loss to Building #1 (\$60,100) is less than the sum (\$60,250) of the Limit of Insurance applicable to Building #1 plus the Deductible. The amount of loss to Building #2 (\$80,200) is less than the sum (\$80,250) of the Limit of Insurance applicable to Building #2 plus the Deductible.

The Deductible will be subtracted from the amount of loss in calculating the loss payable for Building #1 and Building #2.

\$60,100
- 250
\$59,850 Loss Payable - Building #1
\$80,200
- 250
\$79,950 Loss Payable - Building #2



**EXAMPLE #2**

The Deductible and Limits of Insurance are the same as those in Example #1.

Loss to Building #1:	\$70,000
(Exceeds Limit of Insurance plus Deductible)	
Loss to Building #2:	\$90,000
(Exceeds Limit of Insurance plus Deductible)	
Loss Payable - Building #1:	\$60,000
(Limit of Insurance)	
Loss Payable - Building #1:	\$80,000
(Limit of Insurance)	
Total amount of loss payable:	\$140,000

All other policy terms and conditions apply.





55405 (7-08)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
LIQUOR LIABILITY COVERAGE PART  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART  
RAILROAD PROTECTIVE LIABILITY COVERAGE PART

### A. Applicability Of This Endorsement

1. The provisions of this endorsement will apply if and when one of the following situations occurs:
  - a. The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act), terminates; or
  - b. The Program is renewed, extended or otherwise continued in effect:
    - (1) With revisions that increase insurers' statutory percentage deductible or decrease the federal government's statutory percentage share in potential terrorism losses above such deductible, or that results in a change in the level or terms or conditions of coverage; and
    - (2) We are not required by the Program to make terrorism coverage available to you and elect not to do so.
2. When this endorsement becomes applicable in accordance with the terms of A.1.a. or A.1.b., above, it supersedes any terrorism

endorsement already endorsed to this policy that addresses "certified acts of terrorism".

3. If this endorsement does NOT become applicable, then any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism", will remain in effect. However, if the Program is renewed, extended or otherwise continued in effect with revisions that change the level or terms or conditions of coverage, and we are required to offer you the revised coverage or to provide revised coverage to those who previously accepted coverage under the Program, then we will take the appropriate steps in response to the federal requirements.
- B. The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks.
- "Terrorism" means activities against persons, organizations or property of any nature:
1. That involve the following or preparation for the following:
    - a. Use or threat of force or violence; or
    - b. Commission or threat of a dangerous act; or



- c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

2. When one or both of the following applies:

- a. The effect is to intimidate or coerce a government or the civilian population or any segments thereof, or to disrupt any segment of the economy; or
- b. It appears that the intent is to intimidate or coerce a government or the civilian population, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

C. The following exclusion is added:

**Exclusion Of "Terrorism"**

We will not pay for "bodily injury", "property damage", "personal injury" or "advertising injury" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". All "bodily injury", "property damage", "personal injury" or "advertising injury" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such

injury or damage. This exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;
2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material;
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, regardless of whether this endorsement was in effect during the entirety of that time period or not.

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

## **EXCLUSION - VIOLATION OF LAW ADDRESSING DATA PRIVACY**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE PART**

**A. The following is added to Paragraph 2. Exclusions of Section I - Coverage A - Bodily Injury And Property Damage Liability:**

This insurance does not apply to:

**Violation Of Law Addressing Data Privacy**

"Bodily injury" or "property damage" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- a. Any federal, state or local statute, ordinance, regulation or other law that addresses, prohibits, or limits access to, use of or the printing, dissemination, disposal, obtaining, collecting, storing, safeguarding, recording, retention, sending, transmitting, communicating, selling or distribution of any person's or organization's confidential or personal material or information, including financial, health, biometric, biological, neural, genetic or other nonpublic material or information.  
Any such federal, state or local statute, ordinance, regulation or other law includes but is not limited to:
  - (1) The Illinois Biometric Information Privacy Act (BIPA), including any amendment of or addition to such law;
  - (2) The Illinois Genetic Information Privacy Act (GIPA), including any amendment of or addition to such law; or
  - (3) The California Consumer Privacy Act (CCPA), including any amendment of or addition to such law; or
- b. Any law of a jurisdiction other than the United States of America (including its territories and possessions) or Puerto Rico that is similar to any statute, ordinance, regulation or other law described in Paragraph a. above, including but not limited to the European Union's General Data Protection Regulation.

**B. The following is added to Paragraph 2. Exclusions of Section I - Coverage B - Personal And Advertising Injury Liability:**

This insurance does not apply to:

**Violation Of Law Addressing Data Privacy**

"Personal and advertising injury" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- a. Any federal, state or local statute, ordinance, regulation or other law that addresses, prohibits, or limits access to, use of or the printing, dissemination, disposal, obtaining, collecting, storing, safeguarding, recording, retention, sending, transmitting, communicating, selling or distribution of any person's or organization's confidential or personal material or information, including financial, health, biometric, biological, neural, genetic or other nonpublic material or information.  
Any such federal, state or local statute, ordinance, regulation or other law includes but is not limited to:
  - (1) The Illinois Biometric Information Privacy Act (BIPA), including any amendment of or addition to such law;
  - (2) The Illinois Genetic Information Privacy Act (GIPA), including any amendment of or addition to such law; or
  - (3) The California Consumer Privacy Act (CCPA), including any amendment of or addition to such law; or
- b. Any law of a jurisdiction other than the United States of America (including its territories and possessions) or Puerto Rico that is similar to any statute, ordinance, regulation or other law described in Paragraph a. above, including but not limited to the European Union's General Data Protection Regulation.



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

## **EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL MATERIAL OR INFORMATION**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE PART**

**A. The following is added to Paragraph 2. Exclusions of Section I - Coverage A - Bodily Injury And Property Damage Liability:**

**2. Exclusions**

This insurance does not apply to:

**Access Or Disclosure Of Confidential Or Personal Material Or Information**

"Bodily injury" or "property damage" arising out of any access to or disclosure of any person's or organization's confidential or personal material or information, including:

- a.** Patents, trade secrets, processing methods, customer lists;
- b.** Financial information, credit card information;
- c.** Health information, biometric information;
- d.** Genetic information, genetic testing information, genetic testing;
- e.** Biological information, neural information; or
- f.** Any other type of nonpublic material or information.

This exclusion applies even if damages are claimed for notification costs, credit or identity monitoring expenses, forensic expenses, public relations expenses, data restoration expenses, extortion expenses or any other loss, cost or expense incurred by you or others arising out of any access to or disclosure of any person's or organization's confidential or personal material or information.

**B. The following is added to Paragraph 2. Exclusions of Section I - Coverage B - Personal And Advertising Injury Liability:**

**2. Exclusions**

This insurance does not apply to:

**Access Or Disclosure Of Confidential Or Personal Material Or Information**

"Personal and advertising injury" arising out of any access to or disclosure of any person's or organization's confidential or personal material or information, including:

- a.** Patents, trade secrets, processing methods, customer lists;
- b.** Financial information, credit card information;
- c.** Health information, biometric information;
- d.** Genetic information, genetic testing information, genetic testing;
- e.** Biological information, neural information; or
- f.** Any other type of nonpublic material or information.

This exclusion applies even if damages are claimed for notification costs, credit or identity monitoring expenses, forensic expenses, public relations expenses, data restoration expenses, extortion expenses or any other loss, cost or expense incurred by you or others arising out of any access to or disclosure of any person's or organization's confidential or personal material or information.

COMMERCIAL GENERAL LIABILITY  
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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## EXCLUSION - PERFLUOROALKYL AND POLYFLUOROALKYL SUBSTANCES (PFAS)

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE PART

**A. The following exclusion is added to Paragraph 2.  
Exclusions of Section I - Coverage A - Bodily  
Injury And Property Damage Liability:**

**2. Exclusions**

This insurance does not apply to:  
**Perfluoroalkyl And Polyfluoroalkyl  
Substances**

- a. "Bodily injury" or "property damage" which would not have occurred, in whole or in part, but for the actual, alleged, threatened or suspected inhalation, ingestion, absorption, consumption, discharge, dispersal, seepage, migration, release or escape of, contact with, exposure to, existence of, or presence of, any "perfluoroalkyl or polyfluoroalkyl substances".
- b. Any loss, cost or expense arising, in whole or in part, 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, "perfluoroalkyl or polyfluoroalkyl substances", by any insured or by any other person or entity.

**B. The following exclusion is added to Paragraph 2.  
Exclusions of Section I - Coverage B - Personal  
And Advertising Injury Liability:**

**2. Exclusions**

This insurance does not apply to:  
**Perfluoroalkyl And Polyfluoroalkyl  
Substances**

- a. "Personal and advertising injury" which would not have taken place, in whole or in part, but for the actual, alleged, threatened or suspected inhalation, ingestion, absorption, consumption, discharge, dispersal, seepage, migration, release or

escape of, contact with, exposure to, existence of, or presence of, any "perfluoroalkyl or polyfluoroalkyl substances".

- b. Any loss, cost or expense arising, in whole or in part, 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, "perfluoroalkyl or polyfluoroalkyl substances", by any insured or by any other person or entity.

**C. The following definition is added to the Definitions  
Section:**  
"Perfluoroalkyl or polyfluoroalkyl substances" means any:

1. Chemical or substance that contains one or more alkyl carbons on which hydrogen atoms have been partially or completely replaced by fluorine atoms, including but not limited to:
  - a. Polymer, oligomer, monomer or nonpolymer chemicals and their homologues, isomers, telomers, salts, derivatives, precursor chemicals, degradation products or by-products;
  - b. Perfluoroalkyl acids (PFAA), such as perfluorooctanoic acid (PFOA) and its salts, or perfluorooctane sulfonic acid (PFOS) and its salts;
  - c. Perfluoropolyethers (PFPE);
  - d. Fluorotelomer-based substances; or
  - e. Side-chain fluorinated polymers; or
2. Good or product, including containers, materials, parts or equipment furnished in connection with such goods or products, that consists of or contains any chemical or substance described in Paragraph C.1.







## 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.