

**STATEMENT OF VALUES - BLANKET COVERAGES**

AMERICAN FAMILY MUTUAL INSURANCE COMPANY

BUSINESSOWNERS

BP 86 13 08 10

Applicant or Named Insured: KAPILANA ESTATES HOMEOWNERS ASSOCIATION INC

Doing Business As Name (if applicable):

Insured Mailing Address: 793 WINN RD UNIT C  
OSAGE BEACH, MO 65065-3267

Valuation Type: Replacement Cost      Effective Date: 01-01-2015

Policy Number to which Blanket coverages are to apply (N/A if new business): 24XB807212

The Statement Of Values - Blanket Coverage must be submitted for all new business, coverage changes and value changes. **Loss Payment Penalties may apply if property is not insured to at least 80% of replacement cost value at the time of loss.** Building Limit Inflation Protection Coverage and Business Personal Property Automatic Increase In Coverage will apply to each renewal.

\* Blanket Coverages are only available for the following types of property: Buildings, Auxiliary Buildings/Structures, Business Personal Property, Auxiliary Buildings Business Personal Property, Signs, Fences and Antennas. Blanket Coverage applies per property type.

**Specific rates apply to each item listed in this Schedule.**

PREMISES NO.      1      BUILDING NO.      1  
 LOCATION      783 WINN RD  
                     OSAGE BEACH, MO 65065  
  
 OCCUPANCY      CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE  
 CONSTRUCTION      FRAME  
 \*PROPERTY TYPE      BUILDINGS  
 VALUES      \$813,165

PREMISES NO.      1      BUILDING NO.      1  
 LOCATION      783 WINN RD  
                     OSAGE BEACH, MO 65065  
  
 OCCUPANCY      CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE  
 CONSTRUCTION      FRAME  
 \*PROPERTY TYPE      AUXILIARY BUILDINGS/STRUCTURES  
 VALUES      \$102,188

CONTINUED ON NEXT PAGE

<b>APPLICANT OR INSURED</b>	<b>AGENT</b>
All property values submitted are 100% of the replacement cost value to the best of my knowledge and American Family can rely upon my statements in providing Blanket Coverages. Signed _____ Name _____ Title _____ Date _____	I have explained to the insured the Loss Payment Penalties that may apply if the property is not insured to 80% of replacement cost value. Signature _____ Name TOM FISCHER AGENCY, INC. Agent/District Code 235-164 Date _____

Schedule (continued)

**Specific rates apply to each item listed in this Schedule.**

PREMISES NO.	1	BUILDING NO.	1
LOCATION	783 WINN RD OSAGE BEACH, MO 65065		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	AUXILIARY BUILDINGS BUSINESS PERSONAL PROPERTY		
VALUES	\$16,224		
PREMISES NO.	2	BUILDING NO.	1
LOCATION	821 WINN RD OSAGE BEACH, MO 65065-3297		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$1,633,688		
PREMISES NO.	3	BUILDING NO.	1
LOCATION	793 WINN RD OSAGE BEACH, MO 65065-3267		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$889,596		
PREMISES NO.	4	BUILDING NO.	1
LOCATION	5079 AQUA DR BUILDING 1		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUSINESS PERSONAL PROPERTY		
VALUES	\$17,763		
PREMISES NO.	4	BUILDING NO.	1
LOCATION	5079 AQUA DR BUILDING 1		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$779,284		

Schedule (continued)

**Specific rates apply to each item listed in this Schedule.**

PREMISES NO.	5	BUILDING NO.	1
LOCATION	803 WINN RD OSAGE BEACH, MO 65065		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$1,016,064		
PREMISES NO.	6	BUILDING NO.	1
LOCATION	775 WINN RD OSAGE BEACH, MO 65065-3490		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$1,414,244		
PREMISES NO.	7	BUILDING NO.	1
LOCATION	831 WINN RD OSAGE BEACH, MO 65065-3298		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$2,046,835		
PREMISES NO.	8	BUILDING NO.	1
LOCATION	5079 AQUA DR BLDG 2 OSAGE BEACH, MO 65065-3459		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$419,584		
PREMISES NO.	9	BUILDING NO.	1
LOCATION	783 WINN RD DOCK 1 OSAGE BEACH MO 65065		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$86,041		

Schedule (continued)

**Specific rates apply to each item listed in this Schedule.**

PREMISES NO.	10	BUILDING NO.	1
LOCATION	783 WINN RD DOCK 2 OSAGE BEACH MO 65065		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$51,503		
PREMISES NO.	11	BUILDING NO.	1
LOCATION	783 WINN RD DOCK 3 OSAGE BEACH MO 65065		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$54,262		
PREMISES NO.	12	BUILDING NO.	1
LOCATION	783 WINN RD DOCK 4 OSAGE BEACH MO 65065		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$45,064		
PREMISES NO.	13	BUILDING NO.	1
LOCATION	783 WINN RD DOCK 5 OSAGE BEACH MO 65065		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$82,057		
PREMISES NO.	14	BUILDING NO.	1
LOCATION	783 WINN RD DOCK 6 OSAGE BEACH MO 65065		
OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$82,312		

Schedule (continued)

Specific rates apply to each item listed in this Schedule.

PREMISES NO.	15	BUILDING NO.	1
LOCATION	783 WINN RD DOCK 7 OSAGE BEACH MO 65065		

OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$151,544		

PREMISES NO.	16	BUILDING NO.	1
LOCATION	783 WINN RD DOCK H OSAGE BEACH MO 65065		

OCCUPANCY	CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE		
CONSTRUCTION	FRAME		
*PROPERTY TYPE	BUILDINGS		
VALUES	\$142,654		

PREMISES NO.		BUILDING NO.	
LOCATION			

OCCUPANCY			
CONSTRUCTION			
*PROPERTY TYPE			
VALUES			

PREMISES NO.		BUILDING NO.	
LOCATION			

OCCUPANCY			
CONSTRUCTION			
*PROPERTY TYPE			
VALUES			

PREMISES NO.		BUILDING NO.	
LOCATION			

OCCUPANCY			
CONSTRUCTION			
*PROPERTY TYPE			
VALUES			

**AMERICAN FAMILY MUTUAL INSURANCE COMPANY**

MADISON, WISCONSIN 53783-0001

**BUSINESSOWNERS POLICY****POLICY NUMBER**

24XB807212

**DECLARATIONS****CUSTOMER BILLING ACCOUNT**

012-517-842 04

**NAMED  
INSURED**

KAPILANA ESTATES HOMEOWNERS ASSOCIATION INC

**MAILING  
ADDRESS**793 WINN RD UNIT C  
OSAGE BEACH, MO 65065-3267**POLICY PERIOD**FROM 01-01-2015 TO 01-01-2016  
12:01 A.M. Standard Time at your mailing address shown above.**FORM OF BUSINESS CORPORATION**

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

**SECTION I PROPERTY**

**COVERAGE PROVIDED.** BLANKET INSURANCE AT THE FOLLOWING DESCRIBED PREMISES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN UNLESS COVERAGE IS PROVIDED BY AN ENDORSEMENT.

**DESCRIPTION OF PREMISES**

PREMISES NO. 0001 BUILDING NO. 001  
LOCATION 783 WINN RD  
OSAGE BEACH, MO 65065

BUILDING INTEREST LEASED TO OTHERS  
PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 6  
CONSTRUCTION FRAME  
YEAR BUILT 1983

**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 327****DESCRIPTION OF PREMISES**

PREMISES NO. 0002 BUILDING NO. 001  
LOCATION 821 WINN RD  
OSAGE BEACH, MO 65065-3297

BUILDING INTEREST LEASED TO OTHERS  
PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 12  
CONSTRUCTION FRAME  
YEAR BUILT 1984

**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 327****AGENT** 235-164TOM FISCHER AGENCY, INC.  
7440 N LINDBERGH BLVD  
HAZELWOOD, MO 63042-2121**PHONE**

314-895-1055

**PAGE** 0001BRANCH HMD010 REW  
ENTRY DATE 11-06-2014**BP AF 01 07 09**

INSURED

Stock No. 15141

**AMERICAN FAMILY MUTUAL INSURANCE COMPANY**

MADISON, WISCONSIN 53783-0001

**BUSINESSOWNERS POLICY****POLICY NUMBER**

24XB807212

**DECLARATIONS****CUSTOMER BILLING ACCOUNT**

012-517-842 04

**DESCRIPTION OF PREMISES**

PREMISES NO. 0003 BUILDING NO. 001  
 LOCATION 793 WINN RD  
 OSAGE BEACH, MO 65065-3267

BUILDING INTEREST LEASED TO OTHERS  
 PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 6  
 CONSTRUCTION FRAME  
 YEAR BUILT 1984  
**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 327**

**DESCRIPTION OF PREMISES**

PREMISES NO. 0004 BUILDING NO. 001  
 LOCATION 5079 AQUA DR BUILDING 1

BUILDING INTEREST LEASED TO OTHERS  
 PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 6  
 CONSTRUCTION FRAME  
 YEAR BUILT 1988  
**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 327**

**DESCRIPTION OF PREMISES**

PREMISES NO. 0005 BUILDING NO. 001  
 LOCATION 803 WINN RD  
 OSAGE BEACH, MO 65065

BUILDING INTEREST LEASED TO OTHERS  
 PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 9  
 CONSTRUCTION FRAME  
 YEAR BUILT 1988  
**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 327**

**DESCRIPTION OF PREMISES**

PREMISES NO. 0006 BUILDING NO. 001  
 LOCATION 775 WINN RD  
 OSAGE BEACH, MO 65065-3490

**AGENT** 235-164  
 TOM FISCHER AGENCY, INC.  
 7440 N LINDBERGH BLVD  
 HAZELWOOD, MO 63042-2121

**PHONE**  
 314-895-1055

**PAGE** 0002  
**BRANCH** HMD010 REW  
**ENTRY DATE** 11-06-2014

**AMERICAN FAMILY MUTUAL INSURANCE COMPANY**

MADISON, WISCONSIN 53783-0001

**BUSINESSOWNERS POLICY****POLICY NUMBER**

24XB807212

**DECLARATIONS****CUSTOMER BILLING ACCOUNT**

012-517-842 04

BUILDING INTEREST LEASED TO OTHERS  
 PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 12

CONSTRUCTION FRAME

YEAR BUILT 1989

**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 327****DESCRIPTION OF PREMISES**

PREMISES NO. 0007 BUILDING NO. 001

LOCATION 831 WINN RD  
 OSAGE BEACH, MO 65065-3298

BUILDING INTEREST LEASED TO OTHERS  
 PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 18

CONSTRUCTION FRAME

YEAR BUILT 1996

**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 327****DESCRIPTION OF PREMISES**

PREMISES NO. 0008 BUILDING NO. 001

LOCATION 5079 AQUA DR BLDG 2  
 OSAGE BEACH, MO 65065-3459

BUILDING INTEREST LEASED TO OTHERS  
 PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 6

CONSTRUCTION FRAME

YEAR BUILT 2001

**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 327****DESCRIPTION OF PREMISES**

PREMISES NO. 0009 BUILDING NO. 001

LOCATION 783 WINN RD DOCK 1  
 OSAGE BEACH MO 65065

BUILDING INTEREST LEASED TO OTHERS  
 PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 1

CONSTRUCTION FRAME

YEAR BUILT 1983

**AGENT** 235-164

TOM FISCHER AGENCY, INC.

7440 N LINDBERGH BLVD

HAZELWOOD, MO 63042-2121

**PHONE**

314-895-1055

**PAGE** 0003**BRANCH** HMD010 REW**ENTRY DATE** 11-06-2014

**AMERICAN FAMILY MUTUAL INSURANCE COMPANY**

MADISON, WISCONSIN 53783-0001

**BUSINESSOWNERS POLICY****POLICY NUMBER**

24XB807212

**DECLARATIONS****CUSTOMER BILLING ACCOUNT**

012-517-842 04

**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 327****DESCRIPTION OF PREMISES**

PREMISES NO. 0010 BUILDING NO. 001  
 LOCATION 783 WINN RD DOCK 2  
 OSAGE BEACH MO 65065

BUILDING INTEREST LEASED TO OTHERS  
 PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 1  
 CONSTRUCTION FRAME  
 YEAR BUILT 1983

**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 327****DESCRIPTION OF PREMISES**

PREMISES NO. 0011 BUILDING NO. 001  
 LOCATION 783 WINN RD DOCK 3  
 OSAGE BEACH MO 65065

BUILDING INTEREST LEASED TO OTHERS  
 PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 1  
 CONSTRUCTION FRAME  
 YEAR BUILT 1983

**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 327****DESCRIPTION OF PREMISES**

PREMISES NO. 0012 BUILDING NO. 001  
 LOCATION 783 WINN RD DOCK 4  
 OSAGE BEACH MO 65065

BUILDING INTEREST LEASED TO OTHERS  
 PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 1  
 CONSTRUCTION FRAME  
 YEAR BUILT 1983

**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 327**

**AGENT** 235-164  
 TOM FISCHER AGENCY, INC.  
 7440 N LINDBERGH BLVD  
 HAZELWOOD, MO 63042-2121

**PHONE**  
 314-895-1055

**PAGE** 0004  
**BRANCH** HMD010 REW  
**ENTRY DATE** 11-06-2014

**AMERICAN FAMILY MUTUAL INSURANCE COMPANY**

MADISON, WISCONSIN 53783-0001

**BUSINESSOWNERS POLICY****POLICY NUMBER**

24XB807212

**DECLARATIONS****CUSTOMER BILLING ACCOUNT**

012-517-842 04

**DESCRIPTION OF PREMISES**

PREMISES NO. 0013 BUILDING NO. 001  
 LOCATION 783 WINN RD DOCK 5  
 OSAGE BEACH MO 65065

BUILDING INTEREST LEASED TO OTHERS  
 PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 1  
 CONSTRUCTION FRAME  
 YEAR BUILT 1983  
**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 327**

**DESCRIPTION OF PREMISES**

PREMISES NO. 0014 BUILDING NO. 001  
 LOCATION 783 WINN RD DOCK 6  
 OSAGE BEACH MO 65065

BUILDING INTEREST LEASED TO OTHERS  
 PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 1  
 CONSTRUCTION FRAME  
 YEAR BUILT 1983  
**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 327**

**DESCRIPTION OF PREMISES**

PREMISES NO. 0015 BUILDING NO. 001  
 LOCATION 783 WINN RD DOCK 7  
 OSAGE BEACH MO 65065

BUILDING INTEREST LEASED TO OTHERS  
 PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE

NUMBER OF UNITS 1  
 CONSTRUCTION FRAME  
 YEAR BUILT 1983  
**COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 327**

**DESCRIPTION OF PREMISES**

PREMISES NO. 0016 BUILDING NO. 001  
 LOCATION 783 WINN RD DOCK H  
 OSAGE BEACH MO 65065

**AGENT** 235-164  
 TOM FISCHER AGENCY, INC.  
 7440 N LINDBERGH BLVD  
 HAZELWOOD, MO 63042-2121

**PHONE**  
 314-895-1055

**PAGE** 0005  
**BRANCH** HMD010 REW  
**ENTRY DATE** 11-06-2014

**AMERICAN FAMILY MUTUAL INSURANCE COMPANY**

MADISON, WISCONSIN 53783-0001

**BUSINESSOWNERS POLICY**

**POLICY NUMBER**

24XB807212

**DECLARATIONS**

**CUSTOMER BILLING ACCOUNT**

012-517-842 04

BUILDING INTEREST LEASED TO OTHERS  
 PREDOMINANT OCCUPANCY CONDOMINIUM ASSOCIATION - RESIDENTIAL WITHOUT MERCANTILE  
 NUMBER OF UNITS 1  
 CONSTRUCTION FRAME  
 YEAR BUILT 1983  
 COMMERCIAL BUILDING CONSTRUCTION COST INDEX LEVEL 327

**The Following Applies To All Premises Identified In This Declaration**

CERTIFIED ACTS OF TERRORISM \$541.00

PROPERTY DEDUCTIBLE \$5,000

**OTHER PROPERTY DEDUCTIBLE(S)**

OPTIONAL COVERAGE/GLASS DEDUCTIBLE \$500  
 EARTHQUAKE PERCENTAGE DEDUCTIBLE 20%

<b>COVERAGE</b>	<b>LIMIT OF INSURANCE</b>	<b>PREMIUM</b>
BUILDING - Blanket REPLACEMENT COST	\$9,707,897	\$28,380.00
AUXILIARY BUILDINGS/STRUCTURES - Blanket REPLACEMENT COST	\$102,188	\$257.00
BUSINESS PERSONAL PROPERTY - Blanket REPLACEMENT COST AUTOMATIC INCREASE IN COVERAGE 4%	\$17,763	\$45.00
AUXILIARY BUILDINGS BUSINESS PERSONAL PROPERTY - Blanket REPLACEMENT COST AUTOMATIC INCREASE IN COVERAGE 4%	\$16,224	\$41.00

<b>ADDITIONAL COVERAGE</b>	<b>LIMIT OF INSURANCE</b>	<b>PREMIUM</b>
BUSINESS INCOME	ACTUAL LOSS SUSTAINED	INCLUDED

<b>OPTIONAL COVERAGES</b>	<b>LIMIT OF INSURANCE</b>	<b>PREMIUM</b>
MONEY AND SECURITIES INSIDE THE PREMISES	\$10,000	\$672.00 INCLUDED
OUTSIDE THE PREMISES	\$5,000	INCLUDED

<b>OTHER COVERAGES OR OPTIONS</b>	<b>LIMIT OF INSURANCE</b>	<b>PREMIUM</b>
EARTHQUAKE - Blanket	INCLUDED	\$631.00

Property forms and endorsements applying to this premises and made part of this policy at time of issue:  
 Any endorsement followed by a state abbreviation will only apply to coverages within this state.

BP 10 03 01 06      BP 84 10 07 98      BP 84 11 07 98      BP 85 11 12 08

**AGENT** 235-164      **PHONE**      **PAGE** 0006  
 TOM FISCHER AGENCY, INC.      314-895-1055      **BRANCH** HMD010      **REW**  
 7440 N LINDBERGH BLVD      **ENTRY DATE** 11-06-2014  
 HAZELWOOD, MO 63042-2121

**AMERICAN FAMILY MUTUAL INSURANCE COMPANY**

MADISON, WISCONSIN 53783-0001

**BUSINESSOWNERS POLICY**

**POLICY NUMBER**

24XB807212

**DECLARATIONS**

**CUSTOMER BILLING ACCOUNT**

012-517-842 04

**APPLICABLE PROPERTY ENDORSEMENT CHARGES** \$706.00

**TOTAL ADVANCE PROPERTY PREMIUM** \$31,273.00

Property forms and endorsements applying to all premises and made part of this policy at time of issue:  
Any endorsement followed by a state abbreviation will only apply to coverages within this state.

BP 06 01 01 07                      BP 83 01 07 98                      BP 83 02 01 07                      BP 84 04 01 07

**SECTION II LIABILITY AND MEDICAL EXPENSES**

Each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to **Section II Liability** in the BUSINESSOWNERS COVERAGE FORM and any attached endorsements.

<b>COVERAGE</b>	<b>LIMIT OF INSURANCE</b>
AGGREGATE LIMIT (OTHER THAN PRODUCTS COMPLETED OPERATIONS)	\$4,000,000
PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT	\$4,000,000
DAMAGE TO PREMISES RENTED TO YOU	\$50,000
LIABILITY AND MEDICAL EXPENSES	\$2,000,000
PREM 0001 BLDG 001            MEDICAL EXPENSES - ANY ONE PERSON	\$5,000
PREM 0002 BLDG 001            MEDICAL EXPENSES - ANY ONE PERSON	\$5,000
PREM 0003 BLDG 001            MEDICAL EXPENSES - ANY ONE PERSON	\$5,000
PREM 0004 BLDG 001            MEDICAL EXPENSES - ANY ONE PERSON	\$5,000
PREM 0005 BLDG 001            MEDICAL EXPENSES - ANY ONE PERSON	\$5,000
PREM 0006 BLDG 001            MEDICAL EXPENSES - ANY ONE PERSON	\$5,000
PREM 0007 BLDG 001            MEDICAL EXPENSES - ANY ONE PERSON	\$5,000
PREM 0008 BLDG 001            MEDICAL EXPENSES - ANY ONE PERSON	\$5,000
PREM 0009 BLDG 001            MEDICAL EXPENSES - ANY ONE PERSON	\$5,000
PREM 0010 BLDG 001            MEDICAL EXPENSES - ANY ONE PERSON	\$5,000
PREM 0011 BLDG 001            MEDICAL EXPENSES - ANY ONE PERSON	\$5,000
PREM 0012 BLDG 001            MEDICAL EXPENSES - ANY ONE PERSON	\$5,000
PREM 0013 BLDG 001            MEDICAL EXPENSES - ANY ONE PERSON	\$5,000
PREM 0014 BLDG 001            MEDICAL EXPENSES - ANY ONE PERSON	\$5,000
PREM 0015 BLDG 001            MEDICAL EXPENSES - ANY ONE PERSON	\$5,000
PREM 0016 BLDG 001            MEDICAL EXPENSES - ANY ONE PERSON	\$5,000

<b>LOCATION</b>	<b>PREMIUM BASIS</b>	<b>RATE</b>	<b>ADVANCE PREMIUM</b>
PREMISES NO. 0001 BUILDING NO. 001			
	1 POOLS		\$288.00
	6 UNITS		\$54.00
PREMISES NO. 0002 BUILDING NO. 001			
	12 UNITS		\$108.00

<b>AGENT</b> 235-164	<b>PHONE</b>	<b>PAGE</b> 0007
TOM FISCHER AGENCY, INC.	314-895-1055	<b>BRANCH</b> HMD010 REW
7440 N LINDBERGH BLVD		<b>ENTRY DATE</b> 11-06-2014
HAZELWOOD, MO 63042-2121		

BP AF 01 07 09

INSURED

Stock No. 15141

**AMERICAN FAMILY MUTUAL INSURANCE COMPANY**

MADISON, WISCONSIN 53783-0001

**BUSINESSOWNERS POLICY****POLICY NUMBER**

24XB807212

**DECLARATIONS****CUSTOMER BILLING ACCOUNT**

012-517-842 04

PREMISES NO. 0003	BUILDING NO. 001	6 UNITS	\$54.00
PREMISES NO. 0004	BUILDING NO. 001	6 UNITS	\$54.00
PREMISES NO. 0005	BUILDING NO. 001	9 UNITS	\$81.00
PREMISES NO. 0006	BUILDING NO. 001	12 UNITS	\$108.00
PREMISES NO. 0007	BUILDING NO. 001	18 UNITS	\$162.00
PREMISES NO. 0008	BUILDING NO. 001	6 UNITS	\$54.00
PREMISES NO. 0009	BUILDING NO. 001	1 UNITS	\$9.00
PREMISES NO. 0010	BUILDING NO. 001	1 UNITS	\$9.00
PREMISES NO. 0011	BUILDING NO. 001	1 UNITS	\$9.00
PREMISES NO. 0012	BUILDING NO. 001	1 UNITS	\$9.00
PREMISES NO. 0013	BUILDING NO. 001	1 UNITS	\$9.00
PREMISES NO. 0014	BUILDING NO. 001	1 UNITS	\$9.00
PREMISES NO. 0015	BUILDING NO. 001	1 UNITS	\$9.00

**AGENT** 235-164  
TOM FISCHER AGENCY, INC.  
7440 N LINDBERGH BLVD  
HAZELWOOD, MO 63042-2121

**PHONE**  
314-895-1055

**PAGE** 0008  
**BRANCH** HMD010 REW  
**ENTRY DATE** 11-06-2014

AMERICAN FAMILY MUTUAL INSURANCE COMPANY

MADISON, WISCONSIN 53783-0001

BUSINESSOWNERS POLICY

POLICY NUMBER

24XB807212

DECLARATIONS

CUSTOMER BILLING ACCOUNT

012-517-842 04

PREMISES NO. 0016 BUILDING NO. 001

1 UNITS

\$9.00

CERTIFIED ACTS OF TERRORISM \$25.00

APPLICABLE BUSINESS LIABILITY ENDORSEMENT CHARGES \$148.00

TOTAL ADVANCE BUSINESS LIABILITY PREMIUM \$1,208.00

Liability forms and endorsements applying to all premises and made part of this policy at time of issue:

Any endorsement followed by a state abbreviation will only apply to coverages within this state.

BP 01 57 07 02 BP 04 04 01 06 BP 04 17 07 02 BP 04 39 07 02
BP 04 54 01 06 BP 04 93 01 06 BP 05 17 01 06 BP 05 77 01 06
BP 05 98 01 06 BP 10 05 07 02 BP 84 24 01 07 BP 85 04 07 10
BP 85 05 07 98MO BP 85 10 07 98 BP 85 12 01 06

TOTAL ADVANCE BUSINESS PREMIUM \$32,481.00

This premium may be subject to adjustment.

Forms and endorsements applying to property and liability at all premises and made part of this policy at time of issue:

Any endorsement followed by a state abbreviation will only apply to coverages within this state.

BP IN 01 01 06 BP 00 03 01 06 BP 05 01 07 02 BP 05 16 01 08
BP 05 23 01 08 BP 05 38 06 08 BP 05 64 01 07 BP 05 73 01 07
BP 80 01 01 07 BP 81 01 01 07 BP 87 15 08 10 BP 87 90 08 10

AUTHORIZED REPRESENTATIVE

[Signature of President]

President

[Signature of Secretary]

Secretary

COUNTERSIGNED LICENSED RESIDENT AGENT

AGENT 235-164
TOM FISCHER AGENCY, INC.
7440 N LINDBERGH BLVD
HAZELWOOD, MO 63042-2121

PHONE 314-895-1055

PAGE 0009
BRANCH HMD010 REW
ENTRY DATE 11-06-2014

BP AF 01 07 09

INSURED

Stock No. 15141

POLICY NUMBER: 24XB807212

BUSINESSOWNERS  
BP 05 73 01 07

**THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.**

**MISSOURI – DISCLOSURE OF PREMIUM AND ESTIMATED PREMIUM  
FOR CERTIFIED ACTS OF TERRORISM COVERAGE  
(PURSUANT TO TERRORISM RISK INSURANCE ACT)**

**SCHEDULE**

**SCHEDULE – PART I**

**Terrorism Premium (Certified Acts)**

**(A) Premium through end of year (12/31/ ) \$**

**(B) Estimated Premium beyond the date specified above \$**

(Refer to Paragraph C. in this endorsement.)

**Additional information, if any, concerning the terrorism premium:**

IF THIS POLICY PROVIDES COVERAGE FOR CERTIFIED ACTS OF TERRORISM, THE PREMIUM FOR CERTIFIED ACTS OF TERRORISM IS SHOWN ON THE POLICY DECLARATIONS. THIS PREMIUM IS AN ANNUAL PREMIUM AND IS SUBJECT TO CHANGE DEPENDING ON MODIFICATION TO OR TERMINATION OF THE FEDERAL PROGRAM.

**SCHEDULE – PART II**

**Federal share of terrorism losses % Year: 20 \_\_\_\_\_**

(Refer to Paragraph B. in this endorsement.)

**Federal share of terrorism losses % Year: 20 \_\_\_\_\_**

(Refer to Paragraph B. in this endorsement.)

**NOTE: The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts of foreign sponsorship that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of the Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Coverage for noncertified acts of terrorism may not be provided. A major example of "noncertified" acts of terrorism would be an act of terrorism committed by a domestic group. Read your policy and endorsements carefully.**

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

**A. Disclosure Of Premium**

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under that Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

**B. Disclosure Of Federal Participation In Payment Of Terrorism Losses**

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal

program. For losses occurring in 2006, the federal share equals 90% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. For losses occurring in 2007, the federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. If the federal program is extended beyond 2007, the applicable percentage will be shown in Part II of the Schedule of this endorsement or in the policy Declarations.

**C. Possibility Of Additional Or Return Premium**

The premium for certified acts of terrorism coverage is calculated based in part on the federal participation in payment of terrorism losses as set forth in the Terrorism Risk Insurance Act. The federal program established by the Act is scheduled to terminate at the end of the year specified in Part I of the Schedule of this endorsement, unless extended by the federal government. If the federal program terminates or if the level or terms of federal participation change, the estimated premium shown in **(B)** in Part I of the Schedule may not be appropriate.

If this policy contains a Conditional Exclusion, continuation of coverage for certified acts of terrorism, or termination of such coverage, will be determined upon disposition of the federal program, subject to the terms and conditions of the Conditional Exclusion. If this policy does not contain a Conditional Exclusion, coverage for certified acts of terrorism will continue. In either case, when disposition of the federal program is determined, we will recalculate the premium shown in **(B)** in Part I of the Schedule and will charge additional premium or refund excess premium, if indicated.

If we notify you of an additional premium charge, the additional premium will be due as specified in such notice.

POLICY NUMBER: 24XB807212

BUSINESSOWNERS  
BP 05 64 01 07**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****CONDITIONAL EXCLUSION OF TERRORISM  
(RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

**SCHEDULE**The **Exception Covering Certain Fire Losses** (Paragraph B.2.) applies to property located in the following state(s):

Georgia, Illinois, Iowa, Missouri, Oregon, Washington, Wisconsin

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

**A. Section I – Property and Section II – Liability** are amended as follows:**1. Applicability Of The Provisions Of This Endorsement**

a. The provisions of this endorsement become applicable commencing on the date when any one or more of the following first occurs. But if your policy (meaning the policy period in which this endorsement applies) begins after such date, then the provisions of this endorsement become applicable on the date your policy begins.

- (1) The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act, has terminated with respect to the type of insurance provided under this Coverage Form; or
- (2) A renewal, extension or replacement of the Program has become effective without a requirement to make terrorism coverage available to you and with revisions that:
  - (a) Increase our statutory percentage deductible under the Program for terrorism losses. (That deductible determines the amount of all certified terrorism losses we must pay in a calendar year, before the federal government shares in subsequent payment of certified terrorism losses.); or
  - (b) Decrease the federal government's statutory percentage share in potential terrorism losses above such deductible; or
  - (c) Redefine terrorism or make insurance coverage for terrorism subject to provisions or requirements that differ from those that apply to other types of events or occurrences under this policy.

**b. If the provisions of this endorsement become applicable, such provisions:**

- (1) Supersede any terrorism endorsement already endorsed to this policy that addresses "certified acts of terrorism" and/or "other acts of terrorism", but only with respect to loss or injury or damage from an incident(s) of terrorism (however defined) that occurs on or after the date when the provisions of this endorsement become applicable; and
- (2) Remain applicable unless we notify you of changes in these provisions, in response to federal law.

c. If the provisions of this endorsement do NOT become applicable, any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism" and/or "other acts of terrorism", will continue in effect unless we notify you of changes to that endorsement in response to federal law.

2. 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:

- a. That involve the following or preparation for the following:
  - (1) Use or threat of force or violence; or
  - (2) Commission or threat of a dangerous act; or
  - (3) Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- b. When one or both of the following applies:
  - (1) The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or

- (2) It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

**B. Section I – Property** is amended as follows:

1. 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. But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

- a. 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; or
- b. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
- c. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
- d. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or
- e. The total of insured damage to all types of property in the United States, its territories and possessions, Puerto Rico and Canada exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions. 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, for the purpose of determining whether the threshold is exceeded.

With respect to this Item 1.e., the immediately preceding paragraph describes the threshold used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this Exclusion will apply to that incident. When the Exclusion applies to an incident of "terrorism", there is no coverage under this Coverage Form.

**2. Exception Covering Certain Fire Losses**

The following exception to the Exclusion Of Terrorism applies only if indicated and as indicated in the Schedule of this endorsement.

If "terrorism" results in fire, we will pay for the loss or damage caused by that fire, subject to all applicable policy provisions including the Limit of Insurance on the affected property. Such coverage for fire applies only to direct loss or damage by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense coverages or endorsements that apply to those coverages.

**3. Application Of Other Exclusions**

- a. When the Exclusion Of Terrorism applies in accordance with the terms of Paragraph 1.a. or 1.b., such exclusion applies without regard to the Nuclear Hazard Exclusion in this Coverage Form.
- b. The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss or damage which would otherwise be excluded under this Coverage Form as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

**C. Section II – Liability** is amended as follows:

1. The following definition is added and applies under this endorsement wherever the phrase any injury or damage, is enclosed in quotation marks:

"Any injury or damage" means any injury or damage covered under this Coverage Form or any applicable endorsement, and includes but is not limited to "bodily injury", "property damage" or "personal and advertising injury", as may be defined under this Coverage Form or any applicable endorsement.

2. The following exclusion is added:

**EXCLUSION OF TERRORISM**

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

- a. 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; or
- b. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
- c. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
- d. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or

- e. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions; or
- f. Fifty or more persons sustain death or serious physical injury. For the purposes of this provision, serious physical injury means:
  - (1) Physical injury that involves a substantial risk of death; or
  - (2) Protracted and obvious physical disfigurement; or
  - (3) Protracted loss of or impairment of the function of a bodily member or organ.

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, for the purpose of determining whether the thresholds in Paragraph **2.e.** or **2.f.** are exceeded.

With respect to this Exclusion, Paragraphs **2.e.** and **2.f.** describe the threshold used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this Exclusion will apply to that incident. When the Exclusion applies to an incident of "terrorism", there is no coverage under this Coverage Form.

In the event of any incident of "terrorism" that is not subject to this Exclusion, coverage does not apply to "any injury or damage" that is otherwise excluded under this Coverage Form.

POLICY NUMBER: 24XB807212

BUSINESSOWNERS  
BP 04 04 01 06**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****HIRED AUTO AND NON-OWNED AUTO LIABILITY**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

<b>SCHEDULE</b>	
<b>Coverage</b>	<b>Additional Premium</b>
<b>A. Hired Auto Liability:</b>	INCLUDED
<b>B. Non-Owned Auto Liability:</b>	INCLUDED
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

- A.** Insurance is provided only for those coverages for which a specific premium charge is shown in the Declarations or in the Schedule.
- 1. Hired Auto Liability**  
The insurance provided under Paragraph **A.1. Business Liability in Section II – Liability**, applies to "bodily injury" or "property damage" arising out of the maintenance or use of a "hired auto" by you or your "employees" in the course of your business.
- 2. Non-Owned Auto Liability**  
The insurance provided under Paragraph **A.1. Business Liability in Section II – Liability**, applies to "bodily injury" or "property damage" arising out of the use of any "non-owned auto" in your business by any person.
- B.** For insurance provided by this endorsement only:
- 1.** The exclusions, under the Paragraph **B.1. Applicable To Business Liability Coverage in Section II – Liability**, other than Exclusions **a., b., d., f.** and **i.** and the Nuclear Energy Liability Exclusion, are deleted and replaced by the following:
- a.** "Bodily injury" to:
- (1) An "employee" of the insured arising out of and in the course of:
- (a) Employment by the insured; or
- (b) Performing duties related to the conduct of the insured's business; or
- (2) The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph (1) above.
- This exclusion applies:
- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of injury.
- This exclusion does not apply to:
- (1) Liability assumed by the insured under an "insured contract"; or
- (2) "Bodily injury" arising out of and in the course of domestic employment by the insured unless benefits for such injury are in whole or in part either payable or required to be provided under any workers compensation law.
- b.** "Property damage" to:
- (1) Property owned or being transported by, or rented or loaned to the insured; or
- (2) Property in the care, custody or control of the insured.
- 2.** Paragraph **C. Who Is An Insured in Section II – Liability**, is replaced by the following:
- 1.** Each of the following is an insured under this endorsement to the extent set forth below:
- a.** You;
- b.** Any other person using a "hired auto" with your permission;
- c.** For a "non-owned auto":
- (1) Any partner or "executive officer" of yours; or
- (2) Any "employee" of yours but only while such "non-owned auto" is being used in your business; and
- d.** Any other person or organization, but only for their liability because of acts or omissions of an insured under **a., b.** or **c.** above.
- 2.** None of the following is an insured:
- a.** Any person engaged in the business of his or her employer for "bodily injury" to any co-"employee" of such person injured in the course of employment, or to the spouse, child, parent, brother or sister of that co-"employee" as a consequence of such "bodily injury", or for any obligation to share damages with or repay someone else who must pay damages because of the injury;
- b.** Any partner or "executive officer" for any "auto" owned by such partner or officer or a member of his or her household;

- c. Any person while employed in or otherwise engaged in duties in connection with an "auto business", other than an "auto business" you operate;
  - d. The owner or lessee (of whom you are a sublessee) of a "hired auto" or the owner of a "non-owned auto" or any agent or "employee" of any such owner or lessee; or
  - e. Any person or organization for the conduct of any current or past partnership or joint venture that is not shown as a Named Insured in the Declarations.
- C.** The following additional definitions apply:
- 1. "Auto Business" means the business or occupation of selling, repairing, servicing, storing or parking "autos".
  - 2. "Hired Auto" means any "auto" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent or borrow from any of your "employees", your partners or your "executive officers" or members of their households.
  - 3. "Non-Owned Auto" means any "auto" you do not own, lease, hire, rent or borrow which is used in connection with your business. This includes "autos" owned by your "employees", your partners or your "executive officers", or members of their households, but only while used in your business or your personal affairs.

POLICY NUMBER: 24XB807212

BUSINESSOWNERS  
BP 85 11 12 08**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.  
BUILDING AND BUSINESS PERSONAL PROPERTY CHANGES**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

<b>SCHEDULE*</b>						
<b>Premises No.</b>	<b>Building No.</b>	<b>Auxiliary Building/Structure Description</b>			<b>Auxiliary Building/ Structure Limit</b>	<b>Auxiliary Buildings Business Personal Property Limit</b>
1	1	POOL AND FURNITURE	100000	10000 BPP	\$102,188	\$10,816
1	1	CLUBHOUSE FURNITURE	5000	BPP		\$5,408

\* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

**Section I - Property** is amended as follows:

**A. Paragraph A.1. Covered Property** is replaced with the following:

Covered Property includes Building as described under Paragraph **a.** below, Business Personal Property as described under Paragraph **b.** below, Auxiliary Buildings/Structures as described under Paragraph **c.** below, Auxiliary Buildings Business Personal Property as described under Paragraph **d.** below, or all four, depending on whether a Limit of Insurance is shown in the Declarations for that type of property. Regardless of whether coverage is shown in the Declarations for Buildings, Business Personal Property, Auxiliary Buildings/Structures, Auxiliary Buildings Business Personal Property, or all four, there is no coverage for property described under Paragraph **A.2. Property Not Covered.**

- a.** Building, means the described building shown in the Declarations, including:
- (1) Completed additions;
  - (2) Fixtures, including outdoor fixtures;
  - (3) Permanently installed:
    - (a) Machinery; and
    - (b) Equipment;
  - (4) Your personal property in apartments, rooms or common areas furnished by you as landlord;
  - (5) Personal property owned by you that is used to maintain or service the described building or the premises, including:
    - (a) Fire extinguishing equipment;
    - (b) Outdoor furniture;
    - (c) Floor coverings; and
    - (d) Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering;
  - (6) If not covered by other insurance:
    - (a) Additions under construction, alterations and repairs to the described building;
    - (b) Materials, equipment, supplies and temporary structures, on or within 100 feet of the described premises, used for making additions, alterations or repairs to the described building.
- b.** Business Personal Property located in or on the described building at the premises shown in the Declarations or in the open (or in a vehicle) within 100 feet of the described premises, including:
- (1) Property you own that is used in your business;
  - (2) Property of others that is in your care, custody or control, except as otherwise provided in Loss Payment Property Loss Condition **E.5.d.(3)(b)**;
  - (3) Tenant's improvements and betterments. Improvements and betterments are fixtures, alterations, installations or additions:

- (a) Made a part of the described building you occupy but do not own; and
  - (b) You acquired or made at your expense but cannot legally remove;
  - (4) Leased personal property for which you have a contractual responsibility to insure, unless otherwise provided for under Paragraph **1.b.(2)**; and
  - (5) Exterior building glass, if you are a tenant and no Limit of Insurance is shown in the Declarations for Building property. The glass must be owned by you or in your care, custody or control.
- c.** Auxiliary Buildings/Structures, meaning the auxiliary buildings/structures described in the above Schedule located at the premises shown in the Declarations, including:
- (1) Completed additions;
  - (2) Fixtures;
  - (3) Permanently installed:
    - (a) Machinery; and
    - (b) Equipment;
  - (4) Personal property owned by you that is used to maintain or service the auxiliary buildings/structures, including:
    - (a) Fire extinguishing equipment;
    - (b) Floor coverings; and
    - (c) Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering;
  - (5) If not covered by other insurance:
    - (a) Additions under construction, alterations and repairs to the auxiliary buildings/structures;
    - (b) Materials, equipment, supplies and temporary structures, on or within 100 feet of the auxiliary buildings/structures, used for making additions, alterations or repairs to the auxiliary buildings/structures.
- d.** Auxiliary Buildings Business Personal Property located in or on the auxiliary buildings/structures described in the above Schedule located at the premises shown in the Declarations, including:
- (1) Property you own that is used in your business;
  - (2) Property of others that is in your care, custody or control, except as otherwise provided in Loss Payment Property Loss Condition **E.5.d.(3)(b)**;
  - (3) Leased personal property for which you have a contractual responsibility to insure, unless otherwise provided for under Paragraph **1.b.(2)**.
- B.** The following is added to **E.3., Property Loss Conditions – Duties In the Event of Loss or Damage:**
- (10) Keep records of your property in such a way that we can accurately determine the amount of any loss.